

**City of Troy**  
**Consolidated Plan**

2015-2019

## **Executive Summary**

### **ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **Introduction**

The Consolidated Plan is a document required to be submitted to the U.S. Department of Housing and Urban Development (HUD) by recipients of federal Community Planning and Development (CPD) funds including:

- Community Development Block Grant (CDBG);
- HOME Investment Partnership (HOME);
- Emergency Shelter Grant (ESG).

The City of Troy receives federal funding through the programs listed above and has prepared a Five-Year Consolidated Plan covering fiscal years 2015-2019.

The Consolidated Plan serves as a planning document for the City of Troy, an application for federal funds under HUD's CDBG, HOME, and ESG formula grant programs, and a five-year strategy for addressing community needs. The purpose of the Consolidated Plan is to create a vision to carry out activities consistent in meeting HUD national objectives, which are to:

- Provide decent housing;
- Provide a suitable living environment, and
- Expand economic opportunities.

The Consolidated Plan is a statement of how the City intends to spend its HUD Entitlement funds in the areas of housing and community development. The Five-Year Consolidated Plan provides an assessment of housing, homeless, and community development needs, a strategic plan for addressing needs, and an Annual Action Plan outlining specific objectives and outcomes for the use of HUD funds in 2015. The Consolidated Plan will identify housing and community development needs in the City of Troy and illustrate how the City will address these issues. Components of the Consolidated Plan include the:

- Housing and Homeless Needs Assessment;
- Housing Market Analysis;
- Five-Year Strategic Plan; and
- Annual Action Plan.

The 2015 Annual Action Plan provides a detailed report of the activities the City will undertake to address housing and community development needs for the first year of the 2015-2019 Consolidated Plan period.

## **Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The City of Troy has identified community needs through an extensive process including a housing, homeless, and community needs assessment, a housing market analysis, agency consultation, and citizen participation process. The following summarizes key needs identified as priorities for the 2015-2019 Consolidated Plan.

### *Housing Needs*

Determining housing needs in the City of Troy requires a comprehensive review of several factors including population trends, average household type and size, and the average household income. These factors assist in identifying affordable housing needs, housing density needs, the need to increase or decrease single family or multi-family units, and the relationship between housing supply and demand.

Various housing concerns throughout the City of Troy were identified including the lack of affordable housing, overcrowding, lack of homeownership opportunities, and the abundance of uninhabitable vacant units. The City has established housing goals including:

- Sustaining existing housing stock through rehabilitation and necessary improvements;
- Increasing the number of new affordable housing units;
- Increase homeownership opportunities;
- Rehabilitate/remove inhabitable vacant units.

Through its proposed Consolidated Plan activities, the City of Troy will support homeownership opportunities, promote affordable housing, increase code compliance, limit lead-based paint hazards, and rehabilitate the existing housing stock.

### *Homeless Needs*

The City of Troy is part of the Troy/Rensselaer County Continuum of Care (CoC) and coordinates with various agencies in addressing the housing and service needs of Troy's homeless population. The Corporation for AIDS Research, Education, and Services (CARES, Inc.) acts as a coordinating entity for homeless services throughout Rensselaer County and the majority of homeless service providers are located within the City of Troy. Many factors can result in families and individuals becoming homeless or being at risk of losing their housing including the loss of a job, eviction, special needs (addiction, mental health, HIV), rent increases, or domestic violence. The City will continue to participate in the CoC planning process to meet homeless needs within Troy and will utilize Emergency Shelter Grant (ESG) funds to assist providers with homeless programs when possible. The County's Ten Year Plan to End Homelessness, released in 2006, identifies four priority goals including:

- Prevention – increase resources directed towards prevention efforts;
- Housing – expand the availability of appropriate and affordable housing;

- Support Services – strengthen community supports for formerly homeless individuals and families to ensure housing stability; and
- Community Engagement – increase the investment and involvement of community members in ending homelessness.

The Troy/Rensselaer County CoC coordinates the delivery of housing and supportive services for homeless individuals and families in Rensselaer County. Homeless assistance for Rensselaer County is provided through the Troy/Rensselaer County CoC. The City of Troy will participate in the CoC and also coordinate with agencies such as CARES, Inc. in addressing homeless needs.

### *Community Development Needs*

Determining community development needs required an assessment of prior program years and the direct impact on beneficiaries. A comprehensive review of past accomplishments and input received through citizen participation efforts identified neighborhood livability and sustainability as a high priority for the City of Troy. The City will focus on revitalizing and stabilizing Lansingburgh and South Troy, two target areas identified as having the largest populations of poverty and highest need for revitalization. The City established the following community revitalization goals:

- Improve and stabilize city neighborhoods specifically in identified target areas;
- Enhance and encourage resident involvement; and
- Promote safe neighborhoods.

The City of Troy will undertake a variety of community development activities including: street improvements; sidewalks & curbing; street lighting; water/sewer improvements; catch basin improvements; handicap access improvements; street trees; and code enforcement.

The City will also maintain and improve affordable housing opportunities in the target areas by: demolishing/stabilizing vacant buildings (eliminating blighting conditions); implementing a vacant building registry; providing housing rehabilitation services to low-income households; and providing homeownership down-payment assistance.

### *Public Service Needs*

The City is taking the best approach to revitalizing target areas to provide a suitable living environment and focusing on expanding economic opportunities. These needs are best met through housing and community development activities such as homeownership programs and infrastructure improvements. Historically, it has been demonstrated that directly funding public service activities does not serve the greatest benefit as it often does not provide a connection between beneficiaries and the community. The City is confident that through its community revitalization efforts, low-income residents will receive the greatest benefit indirectly. The City still offers many public service programs funded through local resources that will directly benefit low-income residents and provide the services needed. The City encourages public service agencies to take advantage of recent federal and state funding opportunities and will continue to support these agencies in becoming self-sufficient.

### *Economic Development Needs*

The City is dedicated to sustaining existing businesses while encouraging new business opportunities that promote job creation. Employment is fundamental to providing financial independence for families and individuals and in providing a stable economic environment for the City. The City established the following economic development goals:

- Promote the development of new businesses and the expansion of existing businesses.
- Provide economic opportunities for low –and moderate-income families.

The City of Troy will promote economic development by focusing on commercial façade improvements through its neighborhood revitalization efforts.

### *Target Area Needs Assessment*

The City of Troy is dedicated to providing decent housing, a suitable living environment, and economic opportunities within the community, specifically targeted towards its low income residents. To ensure the highest level of impact to beneficiaries, the City conducted a comprehensive review of past program performance and an analysis of the needs identified through the housing, homeless, and community development needs assessment. The City determined that the Consolidated Plan will address two specific target areas, Lansingburgh and South Troy. A targeted needs assessment was conducted for each area analyzing infrastructure, parks, greenspace, commercial opportunities, and housing. Infrastructure included streetscape, water, sanitary sewers, and storm sewers. For each target area an inventory was conducted followed by identification of potential projects.

### **Evaluation of past performance**

In the implementation of its CDBG, HOME, and ESG programs, the City of Troy takes various initiatives to ensure success in meeting Consolidated Plan objectives and addressing community need. The City expended over 90% of its allocation on activities benefiting low and moderate income persons. The City involves the public in its programs by conducting extensive public outreach and complying with citizen participation requirements. Additionally, the City coordinates with various non-profit and other local organizations in the implementation of its programs to ensure funding has the greatest impact in addressing needs. During PY 2013, Troy expended \$1,096,019.00 on activities meeting its strategic plan objectives of providing decent housing, emergency shelter, providing a suitable living environment, and creating economic opportunity. Lack of funding makes it difficult to address all strategic plan objectives in one program year. As a result, Troy funds high priority projects to the extent possible.

In PY 2013, Troy was able to funds projects that directly addressed specific strategic plan objectives including:

## **Housing - \$867,205**

### 2013 Projects:

- Homeowner Housing and Energy Improvement Program
- South Troy & North Central Exterior Enhancement Program
- Homebuyer Incentive Program
- Making Homeownership a Reality

### *Strategic Plan Objectives Addressed*

- Sustain existing housing stock through rehabilitation and necessary improvements. Increase the number of new affordable housing units.
- Increase homeownership opportunities.

## **Suitable Living Environment - \$1,185,165**

### 2013 Projects:

- Code Enforcement
- Vacant Building Demolition
- Recreation Improvements
- North Central Reinvestment Target Area
- Accessibility Improvements

### *Strategic Plan Objectives Addressed*

- Improve and stabilize city neighborhoods specifically in identified target areas.
- Enhance and encourage resident involvement.
- Promote safe neighborhoods.

## **Homeless and Special Needs Populations - \$91,695**

### 2013 Projects:

- Domestic Violence Shelter
- Roarke Connections
- Joseph's House and Shelter
- TAUM Furniture Program
- YWCA Ready for Work Program
- YWCA Women in Transition
- CARES, Inc.

### *Strategic Plan Objectives Addressed*

- Increase resources directed towards prevention efforts.
- Expand the availability of appropriate and affordable housing.
- Strengthen community supports for formerly homeless individuals and families to ensure housing stability.
- Increase the investment and involvement of community members in ending homelessness.

The City met citizen participation requirements by conducting extensive public outreach including two public hearings, a 30-day public comment period on the 2013 Action Plan, and council approval of recommended 2013 program activities and the final budget. The City coordinated with local non-profits and other organizations in the implementation of its programs to ensure the greatest impact in addressing community needs. In PY 2013, Troy allocated funds for housing, public facilities, and neighborhood improvement activities targeted at assisting low-and moderate-income persons.

Through the City's fourth year under the 2010-2014 Consolidated Plan, all activity goals have either been 100% met or were on track for being met in the fifth year. The City's final year CAPER for the previous Consolidated Plan will not be reported until late 2015.

### **Summary of citizen participation process and consultation process**

#### ***Citizen Participation***

The development of the Consolidated Plan is a continuous process that provides various opportunities for feedback including three focus groups, two public hearings, and a 30 day public comment period.

The City held four (4) public focus groups on October 14<sup>th</sup>, October 22<sup>nd</sup>, October 29<sup>th</sup>, and November 19<sup>th</sup>, 2015. Public, private, and social service organizations and community members were encouraged to attend and provide input on proposed Consolidated Plan activities through a public notice published in the local newspaper. Public input was also solicited through an online survey posted to the City website.

Opportunity for public review and comment was available through a 30 day comment period from April 6<sup>th</sup> to May 6<sup>th</sup>, 2015. After proper public outreach and compliance with HUD citizen participation requirements, the Consolidated Plan was adopted by City Council in May 2015.

#### ***Technical Assistance***

Assistance was available throughout the process to all persons or groups in need. Technical assistance including accessibility requests, the need for language translation, or referrals to appropriate community agencies providing assistance was and is available through the Department of Housing and Community Development located at Troy's City Hall and by calling (518) 279-7150.

## ***Consultation***

The City of Troy's Housing and Community Development Department serves as the lead entity in carrying out the Consolidated Plan however, the Consolidated Plan is prepared through collaborative efforts between the City and other public and private agencies including:

- Department of Planning;
- Department of Economic Development;
- Department of Public Works;
- Bureau of Code Enforcement and Engineering;
- Rensselaer County Department of Social Services;
- Rensselaer County Department of Health;
- Joseph's House;
- CARES;
- YWCA;
- Unity House;
- Habitat for Humanity;
- Troy Housing Authority;
- Troy Housing Development Corporation (THDC);
- Troy Redevelopment and Improvement Program (TRIP);
- Community Economic Opportunities (CEO);
- Hispanic Youth Outreach; and
- The Independent Living Center.

The Citizen Participation Plan (CP) encourages public participation, emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization and areas where funding is proposed. In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and persons with disabilities. Written materials can be provided in Spanish, and the City makes all reasonable accommodations for persons with special needs that request assistance.

The City provides the public with reasonable and timely access to information and records relating to the data or content of all federally required documents and publications. The City of Troy also provides full and timely disclosure of program records and information for the preceding five years consistent with applicable Federal, State and local laws regarding personal privacy and confidentiality.

Action Plans and recommended uses of funding are posted for public review and comment for the requisite 30 days. The City posted display advertisements in the local newspaper. Information is also posted on the City website in accordance with the Citizen Participation Plan.



### **Summary of public comments**

The City of Troy conducted four (4) public focus groups in various locations throughout the community to receive input on the 2015-2019 Consolidated Plan and proposed activities for the ensuing five-year period. Comments were received at all public focus groups and are summarized in attachments to this Plan. Please see attachments for a complete summary of comments received and the City's response to each.

### **Summary of comments or views not accepted and the reasons for not accepting them**

The City of Troy conducted four (4) public focus groups to gather input on the proposed Consolidated Plan, activities, and funding for the 2015-2019 five-year period. Attendees of the public focus groups were encouraged to provide their input and provide comment on proposed activities. The City also posted an online survey to encourage further participation from the public, private organizations, and other stakeholders. All comments were accepted and reviewed. The City of Troy did not reject any comments received and considered all comments in the development of the 2015-2019 Consolidated Plan.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	City of Troy	Housing and Community Development
CDBG Administrator	City of Troy	Housing and Community Development
HOME Administrator	City of Troy	Housing and Community Development
ESG Administrator	City of Troy	Housing and Community Development/ CARES, Inc.

**Table 1 – Responsible Agencies**

### Narrative

The City of Troy Housing and Community Development Department is responsible for preparing a Five-Year Consolidated Plan and an Annual Action Plan for its grant programs funded through the Department of Housing and Urban Development (HUD). The City of Troy is responsible for developing and monitoring a citizen participation plan. The Citizen Participation Plan can be found as an attachment to this Consolidated Plan document. The City of Troy is a HUD Entitlement and receives CDBG, HOME, and ESG funding. The City of Troy Housing and Community Development Department is the lead agency for the administration of CDBG and HOME funds.

CARES, Inc. is the lead agency for the Troy/Rensselaer Continuum of Care, of which the City of Troy is a participant. The City distributes funds to CARES, Inc., as a sub-recipient, to administer its ESG funding. The City of Troy and CARES, Inc. enter into a sub-recipient agreement for the administration of the ESG grant program.

The Housing and Community Development Department also consulted with the Troy Housing Authority concerning consideration of public housing needs and any planned grant program activities. The Troy Housing Authority is the lead agency for the administration of the Housing Choice Voucher (HCV) program and manages public housing in the City of Troy.

In preparation for the Five-Year Consolidated Plan and Annual Action Plan, the City also consulted with other public and private agencies that provided assisted housing, health services and social services including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and Homeless persons.

**Consolidated Plan Public Contact Information**

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **Introduction**

Consultation and coordination of the Consolidated Plan ensures a unified vision for housing and community development activities in the City of Troy. The City of Troy developed this plan as a collaborative process to shape its programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, to reduce duplication of effort at the local level.

In the development of the 2015-2019 Consolidated Plan, the City was sure to include all relevant stakeholders including public, private, and nonprofit organizations. Nonprofit organizations may include, but are not limited to, service providers and community housing development organizations, developers, and local businesses. The City works closely with its partners to design programs that address identified needs.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City of Troy's Housing and Community Development Department serves as the lead entity in carrying out the Consolidated Plan along with various public, private, and non-profit agencies. The City has developed sufficient capabilities for implementing and administering programs in house strengthening coordination between all agencies. The City has made a great effort to increase outreach to public and private entities by continuing to communicate the City's strategic goals. The key agencies involved in carrying out the Consolidated Plan are described below.

#### *Public Sector*

The City's Housing and Community Development Department has evolved into a key housing agency, and it is essential that the City foster and maintain partnerships with other public agencies for the successful delivery of its housing and community development programs. The City will coordinate with the following public agencies when carrying out its Consolidated Plan.

- Department of Planning and Community Development;
- Department of Economic Development;
- Department of Public Works;
- Bureau of Code Enforcement and Engineering;
- Rensselaer County Department of Social Services; and
- Rensselaer County Department of Health.

### *Non-Profit Agencies*

Though the City does not directly fund organizations providing public services, Troy still strongly supports and coordinates with several nonprofit organizations. Nonprofit organizations play a key role in delivering services to the public and providing programs essential to the community such as homeless services, youth programs, domestic violence assistance, and special needs services. The following are key non-profit organizations providing these services:

- Joseph's House;
- CARES;
- YWCA;
- Unity House;
- Habitat for Humanity;
- Troy Housing Development Corporation (THDC);
- Troy Redevelopment and Improvement Program (TRIP);
- Community Economic Opportunities (CEO); and
- Hispanic Youth Outreach

### *Private Sector and Other*

Private entities can effectively support the delivery of programs and services by offering additional resources that can be leveraged to supplement existing services or fill in gaps. The City of Troy will continue to seek additional funding sources for neighborhood livability and housing investment in Troy. The City will partner with lenders, affordable housing developers, and business and economic development organizations when possible.

The City will also continue to participate in the Rensselaer County Homeless Services Collaborative and coordinate with entities that can assist in providing economic opportunities such as Hudson Valley Community College, Rensselaer County, local unions, the Capital Region Workforce Investment Board, the Troy IDA, and the Troy LDC.

### *Troy Housing Authority*

The City works very closely with the Troy Housing Authority in providing services for low-income public housing and HCV clients and to enhance planning for services. The City coordinates with the housing authority on evaluation of proposed and existing projects and for the implementation of the Public Housing Strategy included in the Consolidated Plan. The City and the housing authority collaborate when identifying five-year goals and priorities and in making sure that services are delivered successfully.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The CoC works diligently with the City of Troy, Rensselaer County Department of Social Services and New York State Office of Temporary and Disability Assistance in order to most effectively utilize local and state ESG funding to prevent homelessness within the CoC geographic area. The CoC works with systems partners including the Albany City Mission, the VA and the Troy Housing Authority to ensure there is a no wrong door entry for those seeking assistance. Utilizing funds from the City and State, the CoC developed both financial assistance programs, legal assistance; including eviction prevention representation, and improving client participation within mainstream benefits and case management. These steps are specifically outlined within the City of Troy's 2011 Consolidated Plan Amendment which was developed in cooperation with the full CoC.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City of Troy participates in the Troy/Rensselaer Continuum of Care, of which CARES, Inc. is the lead agency. The CoC consults with State and local ESG funding providers by maintaining open communication with all key stakeholders. The CoC, in coordination with the City of Troy and ESG funded agencies, works diligently to determine how to allocate funds per eligible activity, develop performance measures, create outcome measurements, and establish funding policies and procedures for ESG programs. Outside of the regular bi-monthly ESG specific meetings which are open to all CoC members, the City of Troy verbally reports on the progress of ESG programs to the full CoC during the CoC monthly meetings. The CoC and the City continue to work with key stakeholders to ensure that CoC, ESG, private and other government funds are most effectively utilized in order to prevent and end homelessness. This coordination created additional financial assistance, legal assistance, and case management programs for those at risk of homelessness and those in need of rapid re-housing.

The CoC coordinates with HOPWA, TANF, RHY, Head Start and private entities serving the homeless and those at risk of homelessness in the planning and operation of projects in order to ensure a full continuum of care. Through the CoC Outreach Committee representatives from the CoC, ESG, private and government funded housing services including emergency shelter, transitional housing, rapid re-housing, prevention services, and permanent supportive housing programs work together to ensure that services are coordinated in an appropriate and efficient fashion for clients.

**Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.**

The City of Troy's Housing and Community Development Departments serves as the lead entity in carrying out the Consolidated Plan however, the Consolidated Plan is prepared through collaborative efforts between the City and other public and private agencies including:

- Department of Planning;
- Department of Economic Development;
- Department of Public Works;
- Bureau of Code Enforcement and Engineering;
- Rensselaer County Department of Social Services; and
- Rensselaer County Department of Health.
- Joseph's House;
- CARES;
- YWCA;
- Unity House;
- Habitat for Humanity;
- Troy Housing Authority
- Troy Housing Development Corporation (THDC);
- Troy Redevelopment and Improvement Program (TRIP);
- Community Economic Opportunities (CEO);
- Hispanic Youth Outreach; and
- The Independent Living Center.

**Identify any Agency Types not consulted and provide rationale for not consulting**

The City consulted with all public, private, and nonprofit organizations whose services directly relate to the goals and objectives of the Consolidated Plan and comprehensive planning efforts of the community. Governmental agencies related to children, welfare, and workforce services were contacted but not consulted. Information was obtained through organizational websites or other public reporting documents.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
City of Troy Comprehensive Plan	City of Troy Planning Department	The goals of the Consolidated Plan are based on community needs and needs identified in the Comprehensive Plan. The City of Troy certifies that its Consolidated Plan objectives are consistent with comprehensive planning priorities.
Ten-Year Plan to End Homelessness	Troy/Rensselaer County Continuum of Care/CARES	The City of Troy has adopted the goals identified in the Ten-Year Plan to end homelessness for its ESG program. The City is a member of the CoC and works with CARES through its ESG program to address homeless needs.

**Table 2 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

CARES, Inc., lead agency for the CoC, is a significant partner in carrying out Consolidated Plan activities, specifically ESG activities. CARES is responsible for the administration of the ESG program and for providing essential homeless services including transitional housing, emergency shelter housing, and homeless prevention services. As a member of the CoC, it is important for the City of Troy and CARES to coordinate efforts and continue efforts to meet the objectives identified in the Consolidated Plan.

Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. The City also works closely with the Mayor, Deputy Mayor, and City Council to assure coordination with those departments in implementing programs.



## **PR-15 Citizen Participation**

### **Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

#### *Goals of the Citizen Participation Process*

The resources made available to the City of Troy through CDBG, ESG, and HOME programs are directed at meeting the needs, and building the capacity of low income residents. The very citizens these resources seek to empower have historically played a very small role in forming neighborhood plans or setting neighborhood or city-wide priorities for resource allocation. The City of Troy's Citizen Participation Plan proposes an expanded role for low-income residents which will:

- Increase participation by low, very low, and extremely low income persons, residents of public/assisted housing and person with special needs;
- Clarify roles and responsibilities and build a community-consensus on assets, needs and interests, and;
- Result in a plan based on low-income citizen review and comment and be supplemented by feedback from other citizens, businesses, and other community based entities.

The Lead Agency for the consolidated planning process is the City of Troy Housing and Community Development Department. The Lead Agency is charged with notifying citizens about the planning process, facilitating neighborhood meetings, and drafting the Strategic Plan and the Action Plan that summarizes the allocation of Consolidated Planning program funds. In addition, the Lead Agency works in cooperation and consultation with various community partners, representatives from public and private agencies, and other municipal departments to incorporate the needs of their clients, and thereby maximize the comprehensiveness of the strategies of the Consolidated Plan.

#### *Citizen Input and Comments*

Citizen input shapes the Citizen Participation Plan, the consolidated planning process, the allocation of resources, the evaluation of funded projects, and the evaluation of the strategic planning process. Not only are citizens from public housing or low income neighborhoods encouraged to participate, but local institutions, businesses and other local organizations as well.

Public hearings will be conducted to obtain citizen guidance in the formative stage of the Strategic and Annual Plan Development, and to react to the draft spending plan.

The City of Troy will host a minimum of at least two public City-wide hearings during the program year. The initial public hearing will be an opportunity for the City to formulate its draft Strategic Plan, summarize and present the priorities for the upcoming program year, review past and present program performance, and accept comments concerning community development and housing needs.

The Troy City Council hosts a second public hearing to present the draft Strategic Plan and Annual Plan. The final Strategic Plan and Annual Plan will be adopted by the City Council in May following the close of the 30-day public comment period.

The first public hearing is scheduled prior to the statutory 30-day public comment period. The second public hearing is conducted within the 30-day comment period, and after the publication of the annotated draft list of projects that are proposed to be funded. The annotated list will include the amount of assistance the City expects to receive, the range of activities proposed, and the amount of funding that will benefit the low-income population.

The purpose of the first hearing is to obtain citizen recommendations for priorities in funding and projects, while the second hearing is to obtain citizen comments on the proposed spending plan before it is finalized for submittal to HUD.

An executive summary of the draft Strategic Plan and the preliminary recommendations for spending under the One Year Action Plan are published prior to the hearing dates. The public hearing notices identify where copies of the Strategic Plan and One-Year Action Plan proposals are available for public inspection and the means for facilitating public comments. They also indicate where free copies of the documents can be obtained.

Hearings will be conducted in Troy City Hall. Troy City Hall is handicapped accessible and it is centrally located for residents of CDBG-eligible Census Tracts. The availability of services for special needs populations, including non-English speaking persons will be identified as part of the hearing advertising process for all Consolidated Plan public hearings.

#### *Notification of Public Meetings and Hearings*

The City of Troy seeks participation of citizens by implementing a notification process. The City's Department of Housing and Community Development will publish a public notice of opportunities for public comment in The Record, on the bulletin board outside Troy City Hall, and will submit copies of notices to the Troy Public Library (Main and Lansingburgh branches), the Troy Housing Authority, and will post the notices on the City's official website at [www.troyny.gov](http://www.troyny.gov).

Copies of the Citizen Participation Plan and the Consolidated Plan are available at the following locations: on the official City of Troy website at [www.troyny.gov](http://www.troyny.gov), at the Troy Public Library (Main and Lansingburgh branches), the principal offices of the Troy Housing Authority, and Troy City Hall.

The Grantee Performance Report (CAPER) is available at the Troy Public Libraries, (Main and Lansingburgh branches) the principal offices of the Troy Housing Authority, and Troy City Hall. Additionally, the Citizen Participation Plan is supplied to the Executive Director of the Troy Housing Authority for purposes of the Public Housing Agency Plan.

In addition, the following represent forms of Public Notice:

- Public notices are published in the Troy Record in a legal section of the newspaper (display ads and press releases in public service announcements may also be used.);
- Notice is given through letters to neighborhood organizations, public housing representatives, and agencies providing services to minorities, non-English speaking persons, persons with disabilities, and low-income people. For example, Public Notice and documents are delivered to advocates, human service agencies, Housing Authority, etc. for posting;
- Notice is sent to any person or organization requesting to be on a mailing list; and
- Notice is posted on the City of Troy's Housing and Community Development Division website page at [www.troyny.gov](http://www.troyny.gov).

The citizen participation process results in the development of the Strategic Plan and Annual Action Plan. The Action Plan presents the City's decision for allocation of available resources including CDBG, ESG, and HOME funds. The interim and final draft is developed in a format accessible to the citizens. Upon completion of a final Strategic and Annual Action Plan the City will present the proposed plans at a public hearing conducted by the City Council during the 30-day public comment period. Copies of the Action plan are provided at that time. Copies of the proposed Plans are available for review at Troy Public Library (Main and Lansingburgh branches), the principal offices of the Troy Housing Authority, and City Hall. At that time a summary describing the contents and purpose of the Strategic Plan and Action plan and specifying the sites for review of the document will be published in The Record.

The Department of Housing and Community Development will accept citizen comment and recommendations on the proposed Strategic Plan and the Annual Action Plan for a period of thirty days from the date of publication and summarize all comments received in a written document which will be available for public review at City Hall and will be attached to the Strategic Plan for submission to HUD. In addition, the City of Troy provides prompt written responses to written complaints and comments within 15 days.

### *Populations with Special Needs*

All public hearings are held at Troy City Hall. This location is accessible to people with disabilities. Additional provisions will be made for people with disabilities when requests are made at least five working days prior to a hearing. Translators will be provided for people who do not speak English when requests are made at least seven working days prior to a hearing.

### *Response to Public Comments*

Citizen comments and/or complaints received orally and in writing at public hearings for the Strategic Plan, Annual Plan, and for the annual CAPER, or for substantial amendments are recorded, and a written response to all of the comments or complaints is included in the record of the hearings. Comments or views not accepted and the reasons therefore will be attached to the document(s) that are the subject of the public hearing. This policy shall apply to comments received at public hearings for the Consolidated Plan in general as well as for the CAPER, and for substantial amendments. The written

response shall be completed within 15 days after receipt unless additional research is needed and a copy of the response shall be provided to the complainant if requested by the complainant. For ease of understanding a summary of comments and responses will be kept on record and are attached to appropriate submissions to HUD.

### *Impact on Goal Setting*

In the development of the 2015-2019 Consolidated Plan and Annual Action Plan, the City of Troy conducted four (4) public focus groups, at various locations throughout the community, to solicit input on proposed activities and funding. The City also posted an online survey to further encourage citizens to provide input for the Consolidated Plan, and provided a 30-day public comment period.

The collection of this data directly impacted goal setting for the 2015-2019 Consolidated Plan. The City of Troy firmly believes that citizen participation is an integral component to successful planning and implementation of housing and community development activities. The City considers all resident needs identified through public focus groups, public hearings, and through data collected by the community survey. Public opinions, along with stakeholder recommendation formulate priority needs and assist in structuring five-year Consolidated Planning activities.

## Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Focus Groups	<ul style="list-style-type: none"> <li>✓ Minorities</li> <li>✓ Persons with disabilities</li> <li>✓ Residents of Public and Assisted Housing;</li> <li>✓ Community Residents</li> <li>✓ Stakeholders;</li> <li>✓ Housing Organizations ;</li> <li>✓ Nonprofits</li> </ul>	The meetings were attended by approximately 100 members of the community, of which, many are important stakeholders or representatives of community organizations relevant to the Consolidated Planning process.	A complete summary of comments received and the City of Troy's responses to each can be found as an attachment to this plan.	The City of Troy did not reject any comments received and considers all comments in the development of the Consolidated Plan.	NA
Online Survey	<ul style="list-style-type: none"> <li>✓ Minorities</li> <li>✓ Persons with disabilities</li> <li>✓ Residents of Public and Assisted Housing;</li> <li>✓ Community Residents</li> <li>✓ Stakeholders;</li> <li>✓ Housing Organizations ;</li> <li>✓ Nonprofits</li> </ul>	See attached.	A complete summary of comments received and the City of Troy's responses to each can be found as an attachment to this plan.	The City of Troy did not reject any comments received and considers all comments in the development of the Consolidated Plan.	<a href="http://www.troyny.gov">www.troyny.gov</a>

**Table 3 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Housing and Community Development Department sought first to identify potential community needs, gaps in services, and key issues on which to focus the community outreach process. Community meetings were held with public services providers, community leaders, developers, and the public. A Community Survey was on the City's official website to further encourage and receive input. Among many needs of the community, the higher ranking needs were housing rehabilitation, homeownership opportunities, and neighborhood revitalization via infrastructure improvements.

### *Community Profile*

Understanding the community profile for the City of Troy is an integral part of identifying community needs within the City and integrating those needs into the five-year strategic plan. The community profile presents statistical data and relevant community patterns and trends that will serve as the basis for identifying goals for a five-year period. The community profile and housing and homeless needs assessment provides information regarding demographics, household data, special needs data, income data, education data, economic data, homeless data, and lead based paint statistics.

### *Demographic Overview*

As of 2013 the City's population was recorded at 49,979. As of 2007, Troy's population was documented at 47,744, and has increased approximately 5%. The City's population decreased between 2000 and 2007 and is now again showing growth over the last five years. The City's population is 68% lower than Rensselaer County's population which is recorded at 159,767 as of 2013. The County's population has also increased since 2007.

### *Age*

Age trends within a population can be useful in identifying various needs within the community such as the need for senior housing or possibly the need for youth or senior services. Understanding the age patterns of the City will aid in evaluating existing public services for the entire population as well as housing needs or other public service needs that may need to be developed.

Trends identified through census data indicates that the median age of Troy residents has decreased as of 2013 to 30 years of age and that residents under the age of 19 has increased since 2007 from 21% to 24.5%. The presence of three colleges located in the City of Troy impacts the age of residents and leads to residents ages 20-24 being one of the largest segments of the population at 7.8%. This percentage has also decreased since 2007 when it was 13%. The other largest segment of the population as of 2013 is residents ages 50-54, at 7.9%.

### *Race/Ethnicity*

It is important to recognize the racial and ethnic composition of the City when developing the Consolidated Plan. This information should also be evaluated when studying the Community Development Block Grant (CDBG) target areas and any trends within the target areas should be identified.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The type, size, composition, condition, and cost of Troy's households must be taken into consideration in developing housing goals for a five-year period. Knowledge of housing patterns within the City allows for a comprehensive strategy for addressing needs. Housing information collected enables the City to evaluate the type and condition of the City's current housing stock and the number and type of families or individuals in need of housing assistance. Data gathered will assist in identifying proper housing services that should be provided to sustain affordable housing and to address housing needs for all income levels and categories of persons affected.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	49,170	49,979	2%
Households	19,963	23,216	14%
Median Income	\$29,844.00	\$39,371.00	24%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013 ACS

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	4,980	3,410	3,910	1,725	5,990
Small Family Households *	1,590	1,100	1,430	635	2,870
Large Family Households *	375	230	175	145	310
Household contains at least one person 62-74 years of age	650	390	750	265	1,050
Household contains at least one person age 75 or older	590	535	430	125	410
Households with one or more children 6 years old or younger *	1,175	650	565	149	340
* the highest income category for these family types is >80% HAMFI					

Table 5 - Total Households Table

Data Source: 2007-2011 CHAS



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	55	110	10	225	15	0	4	20	39
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	50	0	4	84	0	0	25	0	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	210	160	60	0	430	0	0	0	10	10
Housing cost burden greater than 50% of income (and none of the above problems)	2,615	470	10	0	3,095	250	260	175	35	720
Housing cost burden greater than 30% of income (and none of the above problems)	570	1,150	565	0	2,285	105	110	485	195	895

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	250	0	0	0	250	15	0	0	0	15

**Table 6 – Housing Problems Table**

Data 2007-2011 CHAS

Source:

## 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,905	735	180	15	3,835	270	260	200	65	795
Having none of four housing problems	1,315	1,965	2,170	790	6,240	230	450	1,360	855	2,895
Household has negative income, but none of the other housing problems	250	0	0	0	250	15	0	0	0	15

**Table 7 – Housing Problems 2**

Data 2007-2011 CHAS

Source:

## 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,200	530	305	2,035	15	135	340	490
Large Related	275	175	0	450	15	15	35	65
Elderly	485	275	85	845	235	165	189	589
Other	1,440	820	300	2,560	109	55	100	264

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	3,400	1,800	690	5,890	374	370	664	1,408

**Table 8 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,025	105	65	1,195	15	95	50	160
Large Related	215	0	0	215	15	0	10	25
Elderly	340	115	10	465	135	120	104	359
Other	1,175	295	0	1,470	105	45	15	165
Total need by income	2,755	515	75	3,345	270	260	179	709

**Table 9 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	230	210	60	0	500	0	0	25	10	35
Multiple, unrelated family households	10	0	0	0	10	0	0	0	0	0
Other, non-family households	0	0	0	4	4	0	0	0	0	0
Total need by income	240	210	60	4	514	0	0	25	10	35

**Table 10 – Crowding Information – 1/2**

Data 2007-2011 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 11 – Crowding Information – 2/2**

**Describe the number and type of single person households in need of housing assistance.**

In Troy, 38% of total households are occupied by a householder living alone. Fifty-six percent are families with female householder, no husband present with related children under 18 and living under the poverty level. Though the average size of rental and owner-occupied housing in the City of Troy is 2 or more persons, the need for housing assistance for low-income persons still remains. In 2013, 27% of Troy residents were below the poverty level. Forty-six percent of related children under 18 were below the poverty level, compared with 10% of people 65 years old and over. Twenty-three percent of all families had incomes below the poverty level.

American Fact Finder, nor other data resources, provides the number and types of single person households, therefore there is limited information available on this topic. Troy can only estimate that there is small need for single person housing assistance. The need seems to be directed more for single-parent households with a female head of household living with children under 18. City housing programs are available to all eligible low-income persons whether single person households or more than two-person households.

Troy Housing Authority has been providing decent, safe and affordable housing to individuals and families of low and fixed incomes as they strive for self-sufficiency. All operations are regulated and evaluated by the U.S. Department Housing and Urban Development (HUD). Presently, the Troy Housing Authority manages 1,273 units of Low Income Public Housing, 791 Tenant-based Housing Choice Vouchers and 134 Project-based Housing Choice Vouchers. The Troy Housing Authority also functions as the managing partner for Kennedy Senior Housing Associates, owner and operator of Kennedy Towers, a 135 apartment Low Income Housing Tax Credit property.

The Troy Housing Authority is the lead agency in the City to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes.

The Troy Housing Authority utilizes the Housing Choice Voucher program at 100%. The Housing Authority recently re-opened its Section 8 Housing Choice Voucher waiting list for one week. The waiting list was closed again on March 6, 2015.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence (dating violence, sexual assault and stalking).**

In the City of Troy, among the civilian non-institutionalized population in 2013, 14% reported a disability. The likelihood of having a disability varied by age - from 6% of people under 18 years old, to 13% of people 18 to 64 years old, and to 36% of those 65 and over. Of the total population in the City of Troy, 5% are disabled and living under the poverty level. The largest population of disabled persons in need is ages 35-64. This section of the population is still well within their working years. Having a disability impeding employment does not allow them to achieve self-sufficiency and overcome poverty.

The Troy/Rensselaer CoC Annual Report for 2013 identified that 29% of all persons served reported one or more disabling conditions;

- HIV/AIDS - 0.3%
- Physical Disability - 8%
- Chronic Health Condition - 11%
- Mental Health Problem - 28%
- Substance Abuse
  - Alcohol Abuse - 5%
  - Drug Abuse - 7%
  - Both Alcohol and Drug Abuse - 11%

The Independent Living Center is a non-profit organization in the City of Troy serving the needs of persons with disabilities where possible. The Independent Living Center identified needs for the disabled to include, but not be limited to:

- Educational outreach;
- Street improvements (specifically lighting and sidewalk improvements for mobility and to assist the visually impaired);
- Consistent maintenance of public facilities such as elevators and rehabilitation of public restrooms to ensure accessibility;
- Façade improvements of businesses to allow for access;
- Appropriate grading of ramps leading to doorways;
- Interior accessibility including appropriate counter heights;
- Accessible housing; and
- Accessible routes to housing structures.

Typically, for the disabled the need is for more accessible affordable housing. Disabled persons may be able to find affordable housing, but most of these units are not retrofitted to accommodate the disabled. For owners, the cost of retrofitting their homes, especially older units, is too high to accommodate all of their accessibility needs.

Many victims fleeing violence need safe, affordable housing after leaving shelter; otherwise, they may be forced to return to their abuser or live on the streets. The Troy/Rensselaer County CoC Point in Time counts indicate 23 victims of domestic violence in 2013, of which 22 are sheltered and only 1 unsheltered. Unity House is a lead agency in Troy that provides services for victims of domestic violence. According to their 2013 Annual Report 181 women and their 90 children found refuge in the Unity House 33 bed shelter, Sojourner Place. From 2011, this is a 46% increase in the number of women seeking shelter and services because of domestic violence situations. Almost all numbers in the categories below have increased since the Unity House's 2011 report, indicating a greater need for shelter and services related to domestic violence. In 2013, Unity House also provided the following services:

- 1,100 women, 40 men, and 145 children received non-residential services and advocacy.
- 453 victims were provided with legal advocacy and support services, 144 received legal consultation, and 61 received legal representation on 167 civil legal matters.
- 78 families were provided transitional and long-term rental assistance and support.
- 2,504 calls from the 24 hour Rensselaer County Domestic Violence Hotline were answered.
- 193 victims participated in domestic violence support groups.

A large need of victims of domestic violence is often receiving critical services to aid them in rebuilding their lives and becoming self-sufficient. At Unity House, Case Managers work with victims of domestic violence to assess their needs and provide safety planning based on an individual's need. The level of service is diverse and intensive and may include: living skills training, obtaining and maintaining housing, utilities and employment, financial literacy, legal assistance, coordinating with the Department of Social Services, Mental Health Services, health care providers and other community resources.

Further, domestic violence awareness and training is available to the public and community agencies interested in becoming knowledgeable about domestic violence, stalking and related matters. Dating violence and healthy relationships education programs are available for high schools and colleges. Counselors are also available to support school personnel when dating violence occurs among students. Individual counseling and group support is available to victims of domestic violence and their children. Unity House also provides support groups for stalking.

Unity House operates the only licensed Domestic Violence Shelter in Rensselaer County. Sojourner Place, the Domestic Violence Shelter, is available to victims of domestic violence and their children who no longer have a safe place to stay free from violence. The 33-bed shelter provides safe refuge in a confidential location.

### **What are the most common housing problems?**

The single largest housing problem in the City of Troy for both renters and owners is the housing cost burden. For renters, it is housing cost burden greater than 50% of AMI and for owners it is the housing cost burden greater than 30%. Thirty-seven percent of rental households experience having one or more of the four housing problems (lacks kitchen or complete plumbing; severe overcrowding; severe

cost burden). Twenty-one percent of owner households experience having one or more of the four housing problems.

A household is considered to be overcrowded when the unit contains more than one occupant per room. The City of Troy demonstrates relatively low levels of overcrowding with owner-occupied housing experiencing less overcrowding than rental units. For owner-occupied housing there are no units that contain more than two occupants per room.

### **Are any populations/household types more affected than others by these problems?**

Family households, with householders 35-64 years of age, account for the largest number of owner-occupied housing in the City of Troy. Non-Family, householders living alone ages 35-64, accounts for the largest number of renter-occupied housing in Troy. This is consistent with why small related households for renters and elderly households for owners are the household types more affected than others at both >30% and >50% cost burden. Thirty-five percent of small related rental households suffer from a cost burden at >30% AMI and 36% have a cost burden at >50% AMI. Forty-two percent of elderly households suffer from a cost burden at >30% AMI and 50% at >50% AMI.

According to 2007-2011 CHAS data, of the low amount of units experiencing crowding, for both renters and owners it affects single-family households.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Expanded assistance for low-income individuals and families is crucial both to promoting recovery and minimizing the growth and extent of poverty. Lack of sustainable employment is a large factor impacting low-income individuals and families with children. The number one employment industry in the City of Troy is education and health care followed by retail trade. The health care industry often requires a degree, certification, or license which are costly to obtain and not feasible for low-income individuals or families. Retail often requires long hours at minimal wages resulting in high rates of staff turnover. Employment training and assistance in obtaining employment with the goal of self-sufficiency is a large need in the City of Troy.

Further, public transportation and adequate child care are also needs. Affordable child care is imperative to helping families obtain self-sufficiency. Without child care, many families would be unable to work or even pursue career opportunities, keeping them dependent on federal or state resources for income. Access to transportation is equally important so that residents can get to essential services or to their jobs. Many residents are dependent on public transportation even for daily tasks.

The CoC's two-year plan to increase the number of homeless households with children assisted through rapid re-housing projects is to prioritize rapid re-housing; specifically re-housing households with

children. The CoC coordinates with the City of Troy, State ESG funded, and NYS ESG funded agencies (Joseph's House and Unity House) to prioritize funding for rapid re-housing. Specific strategies that the CoC takes includes ensuring that rapid re-housing funds are being accessed efficiently and effectively for households with children, increasing coordination with SSVF providers (Albany Housing Coalition and Solider On), and in collaboration with the City of Troy and New York State Office of Temporary and Disability Assistance ensuring current as well as any additional funds are prioritized for rapid re-housing.

Rapid re-housing providers routinely follow up with previously assisted households to ensure that they do not experience additional returns to homelessness within the first 12 months after assistance ends. Daily contact with families while in shelter transition to bi-weekly or monthly home visits six months following housing placement. This forms a relationship that encourages clients to seek help even after termination in order to avoid returns to homelessness. For State funded ESG providers, follow-up occurs at the six month date and documentation of follow up includes contact method, contact information, if the client is successful, the current housing status, if not stably housed the contributing factors, current residence type, and if the outcome is negative the steps being taken to secure stable housing. In addition, ESG funded providers and other programs also have access to a Housing Retention form which asks at the 30, 60, and 90 day follow-up the client's housing status and further documentation of the follow-up. If a household is determined to be at-risk, the case manager will refer them to other programs within the agency/community that provide such prevention assistance.

### **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

In the City of Troy, affordable housing is always a need for low-income individuals and families with children. In many cases, especially for the very-low and extremely-low income, elderly, and disabled, even housing assistance is not enough. For both renter and owner occupied households, severe cost burden at both the greater than 30% and greater than 50% AMI is a characteristic affecting low-income families and increasing their risk of becoming homeless. In the City of Troy, low-income renters experience a significant housing cost burden with 44% of renters paying more than 35% of their household income. For owner-occupied housing, 21% pay more than 35% of their household income.

Sub-standard housing is also a characteristic that increases the risk of homelessness in Troy. Much of the lower cost housing in Troy is older homes that are starting to deteriorate, some even becoming dilapidated. These homes have original roofing that leaks, insufficient plumbing, older windows and HVAC systems that increase energy costs, and many times even structural damage making for an unsuitable living environment and forcing low-income individuals and families to seek higher cost housing. As stated above, many low-income persons are already expending too much of their income on cost of housing and cannot afford to rehabilitate their homes to maintain a safe living environment. Fifty-six percent of Troy's housing stock was built in 1939 or earlier and 39% of Troy's housing structures were built between 1940 and 1990. Though the City's historic housing stock is an asset to the community and adds character attractive to visitors or new residents, the age of housing structures also adds to the amount of substandard housing conditions throughout the City. Housing rehabilitation is a significant factor in maintaining the City's affordable housing stock. However, the cost of rehabilitating



a home continues to rise due to high prices for material and labor. This makes it difficult to perform even standard maintenance to homes. If the home is considered a historical structure the cost of rehabilitation could be increased even more due to strict code regulations.

Further, elderly residents in Troy are typically on a fixed income and many disabled residents are unable to work or receive minimal income. Housing and utility costs, in Troy, are again on the rise and rentals often require hefty deposits. Receiving assistance through the Troy Housing Authority's housing choice voucher programs makes the cost of living more affordable, but many families still struggle to make ends meet.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

In the first two sections (NA-15 and NA-20) housing problems are defined as:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- More than one person per room
- Housing costs more than 30% of household income

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,425	755	190
White	2,385	515	125
Black / African American	580	110	45
Asian	15	20	10
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	305	105	0

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,160	1,265	0
White	1,525	935	0
Black / African American	250	135	0
Asian	80	4	0
American Indian, Alaska Native	25	4	0
Pacific Islander	0	0	0
Hispanic	140	90	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,190	2,950	0
White	915	2,365	0
Black / African American	90	205	0
Asian	45	185	0
American Indian, Alaska Native	0	70	0
Pacific Islander	0	0	0
Hispanic	90	65	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	214	1,675	0
White	210	1,415	0
Black / African American	0	75	0
Asian	4	85	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	30	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,640	1,535	190
White	1,795	1,105	125
Black / African American	510	185	45
Asian	10	25	10
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	229	175	0

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	785	2,635	0
White	475	1,990	0
Black / African American	90	300	0
Asian	40	40	0
American Indian, Alaska Native	20	8	0
Pacific Islander	0	0	0
Hispanic	70	165	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	425	3,715	0
White	310	2,965	0
Black / African American	40	255	0
Asian	20	210	0
American Indian, Alaska Native	0	70	0
Pacific Islander	0	0	0
Hispanic	45	115	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	74	1,820	0
White	70	1,560	0
Black / African American	0	75	0
Asian	4	85	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	30	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,020	3,605	3,520	190
White	10,030	2,800	2,470	125
Black / African American	730	395	520	45
Asian	395	70	70	10
American Indian, Alaska Native	90	4	25	0
Pacific Islander	0	0	0	0
Hispanic	460	190	295	0

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

CHAS data demonstrates that none of the groups represented in the tables above show disproportionately greater needs that are at least 10 percentage points higher than the percentage of persons in the category as a whole.

The race/ethnicity with the highest percentage of housing problems and severe housing problems at the 0-30% and 30-50% range is Caucasian followed by Black/African American. For housing problems and severe housing problems at the 50-80% range, Hispanic had the highest percentage and for the 80-100% range Asian represented the highest percentage.

For housing cost burden at all ranges, the race/ethnicity with the highest percentage was again Caucasian followed by Black/African American.

This is consistent with population trends in the City of Troy as 73% of the population is White, 15% of the population is Black/African American, 9% is Hispanic, and 3% is Asian. This indicates that if there were a racial or ethnic group that has a disproportionately greater need than the needs of the jurisdiction as a whole, it would be Caucasians and Black/African Americans. Most occupied housing in Troy (owner or rental) is occupied by these race/ethnicities. Native American, Native Hawaiian and other Pacific Islander, and other races make up only 1% of the population.

### **If they have needs not identified above, what are those needs?**

The data reported represents the areas of need. Often times, areas of racial/ethnic concentrations overlap with CDBG target areas. This is the case in the City of Troy. Typically the needs that the City of Troy has in these target areas includes housing rehabilitation to maintain the affordable housing stock and neighborhood revitalization needs such as street improvements and infrastructure improvements to provide suitable living environments.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

All races and ethnicities in the data tables are represented in the targeted neighborhoods in the City of Troy. Maps showing racial/ethnic, minority, and low income concentrations in the City of Troy have been provided as attachments to this plan.



## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. City of Troy public housing residents are in need of housing assistance to lower overall housing costs, including utility costs, so that they can maintain shelter. Without housing assistance from the Troy Housing Authority (THA) and the Housing and Community Development Department, many low-income families would be homeless. Further, public housing residents in Troy are in need of social services to help attain self-sufficiency. Decreased housing costs alone will not enable head-of-households to obtain employment. Residents are in need of educational services, child care services, medical services, or even transportation services. Combining housing assistance with the provision of proper social services is the best option to create economic opportunities for public housing residents.

The Troy Housing Authority has been providing decent, safe and affordable housing to individuals and families of low and fixed incomes as they strive for self-sufficiency. All operations are regulated and evaluated by the U.S. Department Housing and Urban Development (HUD). Presently, the Troy Housing Authority manages 1,273 units of Low Income Public Housing, 791 Tenant-based Housing Choice Vouchers and 134 Project-based Housing Choice Vouchers. The Troy Housing Authority also functions as the managing partner for Kennedy Senior Housing Associates, owner and operator of Kennedy Towers, a 135 apartment Low Income Housing Tax Credit property.

In addition to the provision of housing, the Troy Housing Authority coordinates an array of programs and services intended to support residents in their efforts to attain self-sufficiency. These include HUD Family Self-Sufficiency (FSS) and Resident Opportunity and Self Sufficiency (ROSS) Programs, an AmeriCorps Program, as well as grant funded programs from the New York State Council on the Arts, the local Weed & Seed, several local banks, and several local colleges (Rensselaer Polytechnic Institute and Sage Colleges). The Troy Housing Authority also operates a summer youth employment program. Youth residing in public housing are provided with employment and meaningful experience in office work, food service, child care, grounds keeping and maintenance). Over the past summer, 60 youth were employed through this program. Most youth employment was funded through Troy Housing Authority operating expenses while others took part in a Youth Employment Program run by the Rensselaer County Department of Employment and Training.

The Troy Housing Authority also serves as the administrator for several Shelter + Care Programs, Section 8 Moderate Rehabilitation Units and Special Purpose Section 8 Vouchers.

## Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	26	1,273	925	134	791	7	0	0

**Table 21 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	6,478	14,744	13,938	12,905	14,102	15,504		0
Average length of stay	0	2	6	5	4	5	0		0
Average Household size	0	1	2	1	1	2	1		0
# Homeless at admission	0	0	4	5	0	1	4		0
# of Elderly Program Participants (>62)	0	2	163	258	104	153	1		0
# of Disabled Families	0	12	211	199	13	184	2		0
# of Families requesting accessibility features	0	26	1,088	752	125	618	7		0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 22 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	15	620	500	99	395	6	0	0
Black/African American	0	11	452	239	24	212	1	0	0
Asian	0	0	5	3	1	2	0	0	0
American Indian/Alaska Native	0	0	11	8	1	7	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 23 – Race of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	234	81	7	74	0	0	0
Not Hispanic	0	26	854	671	118	544	7	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.**

Due to the abundance of low-income families who are in need of housing assistance in the City of Troy compared to available vouchers, the Troy Housing Authority recently opened its waiting list in February 2015 for a one week period and again closed the list in March 2015 for the housing choice voucher program. Waiting lists are available to the elderly, disabled, and families with children.

Only 11% of the population in the City of Troy has been reported as having a disability and living under the poverty level. Therefore, the need for accessible units is not high. Currently, the City of Troy does not have vouchers designated for the disabled, however, tenants have the right to ask for reasonable accommodation according to federal regulations and THA is available to help locate accessible units if requested.

The THA will make reasonable accommodations for individuals with disabilities, consistent with Section 504 of the Rehabilitation Act of 1973, and the Fair Housing Amendments Act of 1988. The THA shall make its accessible units available to persons who have mobility impairments. In the event that no mobility-impaired applicants are available, those units shall be assigned to other applicants. However, applicants receiving accessible apartments shall be required to sign an agreement with the THA that shall state that “in the event a mobility impaired applicant becomes available and requires their unit, they shall be reassigned to another suitable unit within the THA”.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Often, the most immediate need of Troy public housing residents is employment training and access to employment opportunities. Finding suitable employment is a direct link to becoming self-sufficient. Many times very-low and extremely-low income residents cannot afford a post high school education, limiting their employment opportunities and perpetuating the cycle of living in poverty. The Troy Housing Authority offers resident programs to help with becoming financially independent. These programs include HUD Family Self-Sufficiency (FSS) and Resident Opportunity and Self Sufficiency (ROSS) Programs, an AmeriCorps Program, as well as grant funded programs from the New York State Council on the Arts, the local Weed & Seed, several local banks, and several local colleges (Rensselaer Polytechnic Institute and Sage Colleges). The Troy Housing Authority also operates a summer youth employment program. Youth residing in public housing are provided with employment and meaningful experience in office work, food service, child care, grounds keeping and maintenance. Over the past summer, 60 youth were employed through this program. Most youth employment was funded through Troy Housing Authority operating expenses while others took part in a Youth Employment Program run by the Rensselaer County Department of Employment and Training.

Other needs of public housing residents and housing choice voucher holders include lack of adequate child care and lack of public transportation. Affordable child care is imperative to helping families obtain self-sufficiency. Without child care, many families are unable to work or even pursue career opportunities, keeping them dependent on federal or state resources for income. Further, access to

transportation is equally important so that residents can get to essential services or to their jobs. The Troy Housing Authority serves very-low and extremely-low income residents, which sometimes eliminates privately owned transportation as an option. Many residents are dependent on public transportation for daily tasks. Many of the original public housing developments were built years ago. Since then, cities have developed, changing transportation patterns and also scattering locations of major employers and social service providers.

The ability to provide a suitable living environment to residents is directly linked to the ability to provide essential services. Because of its size, the Troy Housing Authority is able to provide several services focused on assisting residents to achieve economic independence and self-sufficiency. However, continually decreasing funding allocations limits access to certain types of services including child care and transportation. The Troy Housing Authority does provide housing services to help low income individuals and families meet their housing needs, including the Family Self-Sufficiency Program (FSS), however access to mental health services seem to be lacking and lack of funds limit these services for residents.

Affordability is also an immediate need for public housing and housing choice voucher residents. In many cases, especially for the very-low and extremely-low income, elderly, and disabled, even housing assistance is not enough. Elderly residents are typically on a fixed income and many disabled residents are unable to work or receive minimal income. Housing and utility costs are again on the rise and often require hefty deposits. Receiving assistance through public housing or housing choice voucher programs makes the cost of living more affordable, but many families still struggle to make ends meet.

### **How do these needs compare to the housing needs of the population at large**

Twenty-six percent of Troy's population has obtained only a high-school degree or no degree at all. Of that, 7% live under the poverty level. The unemployment rate for the City of Troy is 9%. Though this is a relatively low number, and the job market is again on the rise after the recession, many people still cannot afford a post high-school education often needed to obtain a higher paying job. Cost of tuition for a secondary education continues to rise to levels that are unaffordable, limiting employment opportunities even for persons not considered very-low or extremely low-income. Again, employment and income are directly related to financial stability so the needs of the community as a whole do compare to the needs of public housing residents and voucher holders.

Twenty-two percent of Troy's households do not have a vehicle. Only 2.5% of the population in the labor force utilizes public transportation to commute to work in the City, however, for public housing or housing choice voucher residents, access to public transportation is vital.

Affordable child care is a common need for residents receiving housing assistance and the population at large. Without affordable, quality child care, many families would be unable to obtain the jobs they need to raise their children out of poverty, specifically for low-income families. The cost of child care is on the rise effecting even moderate-income families. Funding for subsidized child care continues to decrease, limiting options for affordable care. Further, parents who choose not to enroll their children in licensed childcare settings or preschool, will instead often leave them in unsafe environments or

unlicensed homes that do not offer quality early childhood activities or curriculum. Cost is often the reason. Affordable child care is essential for families to obtain self-sufficiency and for early childhood development.

The need for affordable housing is a nationwide problem that also relates to the City of Troy. Lack of affordable housing has resulted in a considerable amount of public housing or housing choice voucher applicants who cannot be served. PHA's have extensive waiting periods and many have closed their waiting lists due to the number of applicants.

Policy does not establish guidelines restricting how long a voucher can be used and the government does not provide incentives for families to move off federal assistance. This limits the number of available vouchers, however, THA continues the effort to obtain more vouchers when possible.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The City of Troy is part of the Troy/Rensselaer County Continuum of Care (CoC) and coordinates with various agencies in addressing the housing and service needs of Troy's homeless population. The Corporation for AIDS Research, Education, and Services (CARES, Inc.) acts as a coordinating entity for homeless services throughout Rensselaer County and the majority of homeless service providers are located within the City of Troy. Many factors can result in families and individuals becoming homeless or being at risk of losing their housing including the loss of a job, eviction, special needs (addiction, mental health, HIV), rent increases, or domestic violence. The City will continue to participate in the CoC planning process to meet homeless needs within Troy and will utilize Emergency Shelter Grant (ESG) funds to assist providers with homeless programs when possible.

The CoC consists of four committees that play an important role in addressing homeless needs. The committees include:

- **Outreach Committee:** This Committee is responsible for conducting an annual Point-In-Time Count, assisting the Collaborative Applicant in preparing and submitting the Continuum of Care application, conducting homeless awareness activities, participate in local planning, and any other activities identified and voted on by the membership.
- **Goals Committee:** The purpose of this Committee is to review the previous year's CoC Grant Application, the GIW and to review the CoC's performance relative to its stated goals.
- **Data Committee:** The purpose of this Committee is to review and discuss HMIS data quantity issues and review program performance.
- **HMIS Advisory Committee:** The purpose of this Committee is to work with the HMIS Data Administrator to ensure that all HMIS policies and procedures are meeting HUD standards and are being properly enforced

The CoC ensures the HMIS is administered in compliance with the CoC interim rule, the 2010 HMIS Data Standards and related HUD notices by working directly with the HMIS Data Administrator through the HMIS Advisory Committee. The HMIS Advisory Committee advises the HMIS Administrator on HMIS activities and policies and regularly reports back to the full CoC. The HMIS Administrator monitors agency compliance with the CARES Regional HMIS Policy and Procedure Manual which outlines all user and agency duties in order to comply with the 2010 HMIS Data Standards, 2004 Security Standards, and HEARTH regulations. Working closely with the HUD field office, the Technical Assistance team from Cloudburst and the Collaborative Applicant, data quality, privacy, and security are monitored constantly and reported to the CoC at least, quarterly. All agencies and users have agreed to abide by the Policy and Procedures Manual on security, privacy, data quality, HUD Regulations, and the appropriate



applications of HMIS data. Agencies are monitored both formally and informally for compliance and any significant breaches in compliance are reported to the Collaborative Applicant for further action.

Housing types that exist in the Troy/Rensselaer County CoC include emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing. Each type of housing maintains a bed coverage rate of 86%+. The average length of time in housing for each type is as follows:

- Emergency – 32
- Transitional – 6
- Permanent Supportive – 48
- Rapid Re-Housing - 9

This section of the Consolidated Plan provides data on persons and families who are homeless in the City of Troy and within the CoC jurisdiction. The below data are estimates deduced from the 2014 Point in Time Count and the CARES Regional HMIS. Currently the CoC does not have a system for fully tracking the length of homelessness for households within the City. This inability leaves the CoC unable to estimate the number of persons exiting homelessness each year as well as the number of days a household is homeless. HMIS only allows length of program stay for households that are served by organizations that participate within the HMIS. Since DSS and the City Mission, both major providers of emergency services do not participate, any data regarding length of homelessness would be inaccurate.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	114	0	350	140	0	0
Persons in Households with Only Children	13	0	26	18	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	50	52	380	145	0	0
Chronically Homeless Individuals	9	29	68	26	0	0
Chronically Homeless Families	9	0	28	11	0	0
Veterans	10	4	30	12	0	0
Unaccompanied Child	2	0	4	4	0	0
Persons with HIV	2	0	9	4	0	0

### Chronically Homeless Individuals and Families

Creating new dedicated permanent supportive housing beds is one way to increase progress towards ending homelessness for chronically homeless persons. The CoC proposed, in its 2013 application to HUD, to provide 204 PSH beds dedicated for use by the chronically homeless over a three-year period. The CoC also indicated the percentage of the CoC-funded PSH beds not dedicated to the chronically homeless made available through annual turnover that will be prioritized for use by the chronically homeless over the course of the three-years. For 2013 the CoC indicated 36% and proposed 78% and 87% for 2014 and 2015 respectively.

The Continuum of Care's (CoC) two-year plan to increase the number of Permanent Supported Housing (PSH) beds and low demand housing available for chronically homeless persons and families is currently enacted and will continue to be refocused as new funding and updated data on community need arises. Joseph's House and Unity House currently conduct outreach and provide housing and services to

chronically homeless persons in Rensselaer. The CoC plan focuses on increasing collaboration with local, state and federal agencies (e.g. City of Troy, New York State Office of Temporary and Disability Assistance, Veterans Affairs) in order to secure additional and ongoing funding and political support. The CoC has and will continue to support agencies that dedicate a majority of funded beds to chronically homeless persons. In addition, the plan includes a focus on strengthening current work with partners such as the New York State Office of Alcohol and Substance Abuse Services (OASAS), the New York State Office of Mental Health, and Albany County to identify the community's needs as well as gaps in current services for the chronically homeless; specifically for families.

### **Families with Children**

The CoC's plan is to prioritize rapid re-housing; specifically re-housing households with children. In order to meet the numeric achievement proposed, the CoC will coordinate with the City of Troy, State ESG funded, and NYS ESG funded agencies (Joseph's House and Unity House) to prioritize funding for rapid re-housing. Specific strategies that the CoC will take to meet the numeric achievement includes ensuring that rapid re-housing funds are being accessed efficiently and effectively for households with children, increasing coordination with SSVF providers (Albany Housing Coalition and Solider On), and in collaboration with the City of Troy and New York State Office of Temporary and Disability Assistance ensure current as well as any additional funds are prioritized for rapid re-housing.

The CoC has a strong, long-lasting relationship with providers of emergency shelters, transitional housing and permanent housing; with all providers within the County being members of the Continuum. This relationship has allowed the CoC to collaborate with all providers in order to ensure families and children under the age of 18 are not denied admission or separated when entering shelter or housing. The CoC is moving away from services restricted to families headed by single mothers. The CoC has varied configurations of shelter for families in order to allow for two parent families to stay together. The Outreach Committee has been tasked with developing and implementing a written policy by 2015.

Meeting the educational needs of children is a priority for the Rensselaer County Continuum of Care. The CoC in coordination with state and local ESG funded housing providers has established policies consistent with HUD's expectations that all homeless children be enrolled in school and that agencies dedicate at least one staff member to ensure that children are linked with their home schools and provided with transportation. The McKinney-Vento funded school liaison is a member of the CoC. The liaison works in coordination with CoC agencies to serve families with children and ensure that established policies meet children's educational needs. CoC member agencies work with schools to develop policies to reduce the stigma of homelessness.

The CoC will continue to work with school liaisons in Rensselaer County and with Rensselaer County Child Protective Services to ensure early identification of and intervention in the cases of families who are at risk of homelessness and are living doubled up. The Outreach Committee addresses homelessness among families and unaccompanied youth and includes the participation of the local school liaison in its planning efforts. The CoC and Outreach Committee are working with the Troy Housing Authority to reduce evictions due to non-compliance with program rules. In addition, Joseph's House will continue to

partner with the Department of Social Services through its Family Resettlement and Homelessness Intervention Programs in order to quickly re-house homeless families in emergency shelters and motels into permanent housing. Further, the CoC will continue to utilize the funding received through the NYS ESG/Homelessness Prevention program to provide the assistance needed to prevent homelessness among households with children.

The Goals Committee is responsible for increasing the number of households with children that are assisted through rapid re-housing in the CoC. This committee is responsible for monitoring performance, reporting, and outcome evaluation with respect to consulting, collaborating, and coordinating with ESG providers in regards to establishing and operating a system for assessment of needs of households seeking housing and service assistance through ESG programs which run RRH programs in the CoC. Members of this committee include ESG funded representative, FEMA funded representatives, board members, and several members of the CoC full membership, including both CoC-funded and non-CoC-funded representatives.

The CoC's written policies and procedures for determining and prioritizing which eligible households will receive rapid re-housing assistance follow the City of Troy's Consolidated Plan. Eligibility for RRH assistance requires an income below 30% AMI. The amount of assistance provided is reassessed at least annually and encouraged quarterly. Assistance is provided for no more than 24 months during a three-year period. Short-term rental assistance is limited to a maximum of three hundred dollars for three months. Arrears rental payments are one-time for up to three months of rent. Client contribution with rent and utilities while receiving RRH assistance is expected.

RRH providers provide case management to households residing in projects funded under the ESG Program at least monthly in person at the agency's office. Following housing placement, case management services are provided to families including needs assessment, benefits and entitlements advocacy, budgeting assistance, and referrals to other providers of services such as daycare, legal assistance, medical and/or mental health providers, seasonal children's programming, food pantries, education, and employment and training assistance. Using a Critical Time Intervention approach, families are served more than the monthly required contact, especially in the first month following move-in during which clients are likely to be in contact nearly daily if not weekly with staff. However, toward the end of the six month follow-up period, families who are stable in their housing may meet with their advocate just once or twice per month.

RRH providers routinely follow up with previously assisted households to ensure that they do not experience additional returns to homelessness within the first 12 months after assistance ends. Daily contact with families while in shelter transitioning to bi-weekly or monthly home visits six month following housing placement, forms a relationship that encourages clients to seek help even after termination in order to avoid returns to homelessness. For State funded ESG providers, follow-up occurs at the six month date and documentation of follow up includes contact method, contact information, if the client is successful, the current housing status, if not stably housed the contributing factors, current residence type, and if the outcome is negative the steps being taken to secure stable housing. In addition, ESG funded providers and other programs also have access to a Housing Retention form which

asks at the 30, 60, and 90 day follow-up the client's housing status and further documentation of the follow-up. If a household is determined to be at-risk, the case manager will refer them to other programs within the agency/community that provide such prevention assistance.

### **Unaccompanied Youth**

The CoC's current efforts to address homelessness among unaccompanied youth involve collaboration between the CoC, DSS, Rensselaer County Department of Mental Health, and Child Protective Services. Currently there are no youth shelters for those under 18 in Rensselaer County. Instead, youth may be placed within CAPTAIN's Runaway and Homeless Emergency Youth Shelter located in Saratoga County available to help youth ages 13 to 17. Joseph's House Emergency Shelter is available for youth 18-24. Youth are also referred to homeless youth agencies such as Equinox in Albany or Wait House in Glens Falls. CAPTAIN administers a Street Outreach Project providing street based services for youth ages 13 to 21 years in an attempt to help them safely exit the streets or homeless situations.

### **Veterans**

The CoC's current efforts to combat homelessness among veterans involves the Rensselaer County Veterans Service Agency operated by the County Department of Mental Health, providing veterans information on benefits and eligibility standards. The agency also provides transportation to and from the VA Medical Center in Albany and the Troy VA Community Based Outreach Clinic via the Veteran's medical vans. CoC agencies inquire upon intake if clients have served in the military and ensure that all veterans are linked to the Veterans Service Agency. Referrals are made to the Albany DVA Office for Grant Per Diem beds (administered by Catholic Charities Housing Office) and the VASH program, the Healthcare for Homeless Veterans Program, and to the supported housing for veterans programs operated by the Albany Housing Coalition. Soldier On, through the SSVF program provides homelessness prevention and rapid rehousing assistance to veterans and their families. A veterans treatment court refers veterans for housing and employment services at AHC.

### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	77	37
Black or African American	81	12
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	20	1
Not Hispanic	144	51

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

*Families with children* – On average there are 45 homeless households with children on a given night in the City of Troy. The majority of these families are headed by single female heads of households with an average of two children below the age of 18.

*Families of veterans* – Unfortunately the CoC has limited data on families of veterans in need of housing assistance. There are currently two agencies; Albany Housing Coalition and Solider On who serve these families through the SSVF program. In the last point in time only one veteran family with three persons were served.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Below is the most recent breakdown of homelessness by racial and ethnic group:

	Sheltered:	Unsheltered
Non-Hispanic	89%	98%
Hispanic	11%	2%
White	47%	71%
Black	49%	23%

American Indian Multiple:	1%	0
Multiple Race	3%	6%

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

*Homeless-* The entire unsheltered population counted within the past three years during the PIT have been single individuals. The 2014 PIT documented that 55 percent of unsheltered homeless were HUD defined chronic homeless. Forty-eight percent were identified having a mental illness and 67 percent were identified with a substance abuse disorder.

*Sheltered Homeless -* The 2014 PIT indicates that 47 percent of homeless households were families with children and 53% were single individuals. The 2014 PIT documented that 18 percent of sheltered homeless individuals were HUD defined chronic homeless and five percent of families utilizing homeless emergency services were chronic. Forty-seven percent of adults utilizing emergency homeless services (both single individuals and individuals within families with children) were identified having a mental illness and 55% were identified with a substance abuse disorder.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

The City of Troy has a long track record of promoting and supporting organizations and public agencies that provide services for low-income persons with special needs. Non-homeless persons with special needs often require supportive housing and case management services which allow them to live independently and to avoid homelessness or institutionalization. The City of Troy will continue to support and coordinate with local providers of non-homeless special needs populations when possible. Both CDBG and HOME funds have been used to rehabilitate housing for special needs populations and ESG funds are provided to CARES Inc, the lead agency of the CoC, who provides housing services for victims of domestic violence. Though the City does not directly fund public service organizations, Troy will continue to support nonprofit agencies that receive federal and state financing to create or improve housing and supportive services for subpopulations that are not homeless but may require housing or supportive services.

### **Describe the characteristics of special needs populations in your community.**

Special needs population refers to certain groups as determined by HUD that are not homeless but require supportive housing or other specialized services. Special needs populations include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence. It may be more difficult for these particular groups to find housing suitable to their situation and many special needs persons need assistance, placing special needs populations at a higher risk of being low-and moderate-income.

### **Elderly and Frail Elderly**

Persons age 65 and over are considered elderly for the purpose of this Consolidated Plan. Frail elderly refers to persons age 65 or over that lack in general strength and may be more susceptible to illness or disease. Understanding this population within the City is important in determining the need for senior housing or senior services.

- 36% of Troy's population or 5,497 persons were elderly or frail elderly as of 2013.
- 8% of the elderly/frail elderly were in households as of 2013.
- 11% of elderly/frail elderly householders own their homes and 7% rent their homes.
- 10% of the elderly/frail elderly, compared to the total population, have some type of disability.

### **Persons with Disabilities**

Disability data is provided by the U.S. Census Bureau for persons ages five and over and assists the City in developing five-year goals for addressing the needs of persons with disabilities. Fourteen percent of the population has reported having a disability in the City of Troy.



Of the total number of disabilities:

- 14% are hearing disabilities.
- 10% are vision disabilities.
- 27% are cognitive disabilities.
- 35% are ambulatory disabilities.
- 14% are self-care disabilities.

## **Alcohol/Drug Abuse**

Substance use impacts not only the individual, but their family and community. Beyond the immediate dangers of substance use, people who abuse substances are more likely to engage in behaviors that put them at risk for other health problems such as STDs or unwanted pregnancy from unprotected sex, transmission of communicable diseases from intravenous drug use, and unintended injuries including falls and motor vehicle accidents. Risk factors for substance abuse are characteristics that are known to predict the higher chance of drug use, delinquency, school dropout, adolescent pregnancy, and violent behavior.

Alcohol, drug or gambling addictions affect 2.5 million New Yorkers. The New York State Office of Alcohol and Substance Abuse Services (OASAS) monitors a comprehensive network of more than 250 prevention programs located throughout the state. On any given day more than 110,000 New Yorkers are treated in the OASAS system. OASAS monitors a network of certified treatment providers statewide that operate more than 1,100 programs. This includes the direct operation of 12 Addiction Treatment Centers, which provide inpatient rehabilitation services to more than 10,000 persons per year. Recovery offers hope for individuals to live a happier, healthier life. Each year, more than 260,000 New Yorkers begin the journey to lasting recovery from the disease of addiction.

## **Victims of Domestic Violence**

As of 2013 (most recent annual report), 181 women and their 90 children found refuge in Unity House's 33 bed shelter, Sojourner Place. One-thousand women, 40 men, and 145 children received non-residential services and advocacy. Over 453 victims were provided with legal advocacy and support services, 144 received legal consultation, and 61 received legal representation on 167 civil legal matters. Approximately 78 families were provided transitional and long-term rental assistance and support and 2,504 calls from the 24 hour Rensselaer County Domestic Violence Hotline were answered. Also, 193 victims participated in domestic violence support groups. The Unity House operates the only shelter in the City of Troy.

In 2013 (the most recent annual report), the Rensselaer County District's Attorney Office reported the following statistics:

- 162 domestic violence residential programs licensed by OCFS with a total of 3,041 beds, and 87 approved non-residential programs.

- 194,800 Domestic Violence crisis/hotline calls were received by individual providers across the state.
- 15,536 adults and children received residential domestic violence services.
- 41,600 adults and children received domestic violence non-residential services.
- 608 adults and children entered domestic violence transitional housing.
- 12,962 adults and 13,002 children were denied shelter in 2013.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The needs for the following populations have been determined through extensive organizational outreach and research of community and state wide statistics. Information utilized to identify needs is the most recent available from each lead agency serving special needs populations. Most recent statistics and annual reports were used as resources. Needs were also identified through Consolidated Planning community focus groups and the community survey.

#### **Elderly**

Often the needs of the elderly population include retrofitting their homes for ADA accessibility, so that homeowners can remain in their homes. The cost of retrofitting a home is often quite high and unaffordable to the elderly who are on fixed incomes. Many elderly are forced to transition to an adult care facility for housing. The City of Troy is home to four adult care facilities as certified by the New York State Department of Health. These facilities offer approximately 343 beds for the elderly and frail elderly. Three of the facilities are adult homes with one also offering an assisted living program. One facility certifies as an enriched housing program. None of the facilities have an age restriction for residency however each has their own specific requirements to be eligible.

#### **Persons with Disabilities**

The Independent Living Center is a non-profit organization in the City of Troy serving the needs of persons with disabilities where possible. The Independent Living Center has previously identified crucial needs for the disabled living in Troy including:

- Educational outreach;
- Street improvements (specifically lighting and sidewalk improvements for mobility and to assist the visually impaired);
- Consistent maintenance of public facilities such as elevators and rehabilitation of public restrooms to ensure accessibility;
- Façade improvements of businesses to allow for access;
- Appropriate grading of ramps leading to doorways;
- Interior accessibility including appropriate counter heights;
- Accessible housing;
- Accessible routes to housing structures; and

- Collaboration between committees, public agencies, and the Independent Living Center.

## **Alcohol/Drug Abuse**

The largest need for victims of substance abuse is the provision of, and access to, essential prevention, treatment, and supportive services. The Rensselaer County Department of Mental Health is the primary agency providing services for alcohol and substance abuse in Rensselaer County. There are six programs in Rensselaer County licensed by the New York State Office of Alcoholism and Substance Abuse Services that provide alcohol and substance abuse treatment and prevention services. The Rensselaer County Department of Mental Health, Unified Services operates clinics in the City of Troy and Rensselaer. Services provided include:

***Prevention:*** A Student Assistance Prevention Education Program provides substance abuse prevention activities in elementary schools. Services include curriculum presentations, assessments, group counseling, referrals and crisis intervention. This program is funded through New York State Office of Alcoholism and Substance Abuse Services and schools. A Community Prevention Coordinator assists community coalitions to create strategies that address its risk and protective factors.

***Student Assistance Program (SAP):*** Currently operating in secondary schools the Student Assistance Program provides short term individual and group counseling, assessment, crisis intervention and referral. Services also include educational presentations, and consultation with parents, school staff and related community individuals. This program is funded through New York State Office of Alcohol and Substance Abuse Services and schools.

***Outpatient Drug Free Clinic:*** Two full time Substance Abuse Specialist provide assessment, individual and family and group therapy, court ordered evaluations, information, referral and consultation services. These treatment services can be provided in Troy and Rensselaer.

## **Victims of Domestic Violence**

The major needs for victims of domestic violence include finding adequate shelter and also access to supportive services and programs to regain independence and self-sufficiency. The Rensselaer County Department of Social Services offers a twenty-four hour hotline, counseling service information and domestic violence statistical data at the county level. The primary organization serving victims of domestic violence both county-wide and within the City of Troy is the Unity House. The Unity House is a comprehensive community service organization providing shelter, transitional and permanent housing, crisis intervention, advocacy, skills teaching, information, resources, and encouragement.

The Unity House is a licensed provider offering various services to domestic violence victims including an informational 24-hour hotline which is an anonymous service where victims can receive crisis intervention, information, and referrals 24 hours a day. The Unity House also provides information for connecting with a counselor in confidence and has established various programs for victims of domestic violence that offer medical assistance, legal assistance, and emergency shelter access. Other services include case management, safety planning, and employment and training services. The goal of the Unity

House is to offer services that will allow domestic violence victims to leave abusive living situations and achieve economic self sufficiency.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area.**

As of December 2012 (most recent annual report), the New York State Department of Health reported over 132,000 New Yorkers were living with HIV/AIDS. While the burden of HIV is heaviest in New York City, 21% of persons living with diagnosed HIV infection resided outside the five boroughs at the time of diagnosis.

- Statewide, 23% of newly diagnosed HIV cases have a concurrent AIDS diagnosis, and an additional 6% show an AIDS diagnosis within 12 months.
- The tabulation of living cases by current age shows that HIV/AIDS should no longer be thought of as a young persons' disease. While the majority of HIV diagnoses occur before age 40, 77% of persons living with diagnosed HIV infection are over age 40 and 47% are age 50 or older.
- In New York State HIV disproportionately affects minority populations. The rates of new HIV diagnoses among Blacks and Hispanics are 7.4 and 5.7 times higher, respectively, than the rate for Whites, and the prevalence rates are 8.2 and 5.8 times higher, respectively.

According to the 2013 Community Health Needs Assessment for Albany, Rensselaer, and Schenectady counties, the Capital District has approximately 57 new HIV cases diagnosed annually and about 690 persons living with HIV. The rate of newly diagnosed HIV cases is lower for Rensselaer county than New York State. Approximately 900 individuals are living with AIDS in the Capital District. Albany County had the highest newly diagnosed AIDS case rate, as well as the highest AIDS mortality rate in the Capital District. Additionally, Albany and Schenectady counties have higher AIDS case rates compared to Upstate New York, while Albany County had a higher AIDS mortality rate than Upstate New York. The AIDS case rate and adjusted mortality rate per 100,000, as of 2010, was 3.8% and 1.7% respectively for Rensselaer County.

The Rensselaer County Department of Health is the primary organization serving persons living with HIV/AIDS in Rensselaer County. The Rensselaer County Department of Health provides confidential and anonymous testing as well as counseling. Counseling is provided to all individuals who return for tests results. Confidential testing is also provided at Rensselaer County Jail once a week. The Unity House in Troy also provides treatment and counseling services to persons living with HIV/AIDS.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities / Public Improvements**

Through comprehensive needs assessments and numerous community meetings since 2010, the City of Troy has identified public facilities and public improvements as a large need in the community. The City of Troy largely utilizes its CDBG funds in its strategic approach to alleviate poverty through various community development activities focused on neighborhood revitalization. Fixing tangible assets in the form of physical and social infrastructure improvements has been identified as one of the most significant needs in Troy and is supported community wide. Neighborhood infrastructure development that incorporates social design into physical improvements will change the neighborhood landscape and significantly improve the social connectedness of its residents. Community initiative is vital to revitalizing the health of a neighborhood and to the provision of a suitable living environment and economic sustainability for residents.

Infrastructure improvements (public facilities and public improvements) are a high priority for Troy specifically within the target areas of Lansingburgh and South Troy. The city expects to address needs identified such as street lighting, curbs, sidewalks improvements, trash receptacles, tree planting, handicapped curb cut outs, park and recreational improvements, and vacant building stabilization and demolition.

The City also depends on funding sources received through other departments, such as Parks and Recreations, to prioritize public improvement projects and possibly address that need. The City makes efforts to partner with the other Department to undertake public improvement activities when possible.

### **Describe the jurisdiction's need for Public Services:**

The City is taking the best approach to revitalizing target areas to provide a suitable living environment and focusing on expanding economic opportunities. These needs are best met through housing and community development activities such as homeownership programs and infrastructure improvements. Historically, it has been demonstrated that directly funding public service activities does not serve the greatest benefit as it often does not provide a connection between beneficiaries and the community. However, the City of Troy recognizes that education and employment is critical in reversing the trends of poverty and will support public service agencies providing daycare, after school programs, and educational opportunities for low-income working families that live and work in the City of Troy. The City is also confident that through its community revitalization efforts, low-income residents will receive the greatest benefit. The City offers many public service programs funded through local resources that will directly benefit low-income residents and provide the services needed.

### **How were these needs determined?**

Priority community needs, and the needs identified above, have been determined through a comprehensive planning process starting in 2009. Through its Consolidated Planning process, the City of Troy conducted extensive community outreach and consultation with public, private and social service organizations. Included in this process was community meetings conducted in 2010 and again in 2014 and two community surveys. The City of Troy also conducted an infrastructure needs assessment in 2010 with the purpose of identifying major neighborhood revitalization needs for 2010-2020 period.

## **Housing Market Analysis**

### **MA-05 Overview**

#### **Housing Market Analysis Overview:**

The ability to obtain affordable housing for low-and moderate-income individuals and families continues to be a challenge nationwide. In the current market, household income levels have not remained balanced with the cost of housing resulting in an affordability gap, or inability to afford the cost of housing. The housing market has changed slightly since the City's previous Consolidated Plan and the housing analysis section of this plan will identify housing market characteristics specific to the City of Troy including supply and demand, condition and cost of housing, and housing available to persons with disabilities and persons with HIV/AIDS and their families.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The Housing Supply Analysis provides an estimate of the current supply of housing in the City of Troy. In this section the existing housing inventory is examined, including the type and size by tenure (owners/renters).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,967	25%
1-unit, attached structure	1,018	4%
2-4 units	10,551	45%
5-19 units	3,385	14%
20 or more units	2,461	10%
Mobile Home, boat, RV, van, etc	269	1%
<b>Total</b>	<b>23,651</b>	<b>100%</b>

Table 25 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	27	0%	395	3%
1 bedroom	361	4%	3,352	28%
2 bedrooms	1,644	20%	4,116	34%
3 or more bedrooms	6,024	75%	4,094	34%
<b>Total</b>	<b>8,056</b>	<b>99%</b>	<b>11,957</b>	<b>99%</b>

Table 26 – Unit Size by Tenure

Data Source: 2007-2011 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Troy's federally funded housing programs are targeted towards extremely low, low, and moderate-income families. The expected number of units targeted is determined annually through the citizen participation process and a needs assessment. Expected accomplishments are consistent with five-year goals and accomplishments are reported annually in the Consolidated Annual Performance Report. See the FY 15 Annual Action Plan for specific proposed numbers.

The City is predominately comprised of duplexes or multi-family housing offering 2-4 units with 10,551 units accounting for 45% of the housing stock. The next largest property type is single-family detached



accounting for 5,967, or 25% of the entire housing stock. Duplexes or multi-family housing being the largest percentage of housing types in the City of Troy is consistent with population and supply and demand trends. The existence of three colleges in the City demands the need for more housing units per acre, and duplexes or multi-family housing is the most appropriate way to create units within zoning regulations. This is also significant to the City of Troy due to the increased needs of those households seeking rehabilitation/repairs. The City allocates a significant amount of CDBG funding to address multi-family and single-family detached home rehabilitation.

It is also significant that the majority of housing in Troy is renter-occupied. Due to HUD regulations found under 24 CFR 570.202, Community Development is only allowed to work on 'owner-occupied housing units'; and therefore is unable to assist any rental households in need of housing rehabilitation. This burden would fall to the property owner. The City targets owner-occupied housing for its housing rehabilitation programs.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The City of Troy does not foresee current affordable housing units being lost. The inventory of units in THA's Public Housing Developments will remain the same and the City will utilize their housing rehabilitation programs to maintain the current affordable housing stock. It is expected that THA will maintain their Section 8 contracts. THA continues to provide housing choice vouchers as long as vouchers are available. If a family is able to become self-sufficient and move out of an affordable unit, the waiting list is extensive to fill that unit. The City of Troy also increases affordable housing units by demolishing dilapidated housing structures. The City also provides homeowner purchase assistance, increasing the number of available affordable units.

**Does the availability of housing units meet the needs of the population?**

Though the City of Troy has designed its programs to increase efforts to provide available affordable housing, availability of units does not meet the needs of the population. This is demonstrated by extensive waiting lists for housing choice vouchers, rehabilitation assistance, and homeowner assistance. Lack of funding and lack of developable land, does not allow the City to address all affordable housing needs.

Assessing the existing and future housing demand is more complicated than outlining the existing housing supply. In order to determine if the housing market in Troy meets the needs of the population you must determine the relative demand and supply of the real estate market. To determine demand for housing you must take in to account factors like income, price of housing, cost and availability of credit, consumer preferences, investor preferences, price of substitutes and price of complements. The core demographic variable is population size and growth, followed by income and price of housing. The housing supply is determined using land, labor, and various inputs such as electricity and building materials.

The median home value for single-family housing in the City was estimated at \$143,000. There are multiple factors that are required in determining the income required to qualify for a mortgage at the median home value of \$143,000. The interest rate, annual real estate taxes, and monthly debt obligations of the borrower would all have to be considered.

In the City's 2010-2014 Analysis of Impediments to Fair Housing, lack of affordable owner-occupied housing and high income levels and fees to rent apartments were identified as an impediments. A shortage of affordable owner-occupied and rental units limits housing choice, especially along the routes of public transportation. Mortgage lending requirements that focus on high down payments and excellent credit, act to block low-income and minority families from home ownership. Development costs and tax credit restrictions can exclude affordable housing entirely or limit it to certain areas. In addition, many households are cost burdened, paying over 30-50% of their wages in rent or mortgage, and have incurred debt and credit issues just out of the necessity of having a place to live.

**Describe the need for specific types of housing.**

Affordable housing units in general are a large need, specifically single-family detached. As identified in the current AI, a shortage of affordable owner-occupied units limits housing choice, especially along the routes of public transportation. Another specific type of housing need is accessible housing. This may be due to high cost of retrofitting units for ADA accessibility. The 2010-2014 AI also identified an inadequate supply of Section 8 or public housing. This has to do with the high demand and the volume of the waiting list to get into those units. THA utilizes 100% of their vouchers.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The following tables show the cost of both owner and renter housing in the City of Troy. These tables have been updated with American Community Survey (ACS) data to better reflect the current market.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	85,100	143,000	68%
Median Contract Rent	421	823	48%

Table 27 – Cost of Housing

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,058	17.0%
\$500-999	7,147	59.0%
\$1,000-1,499	2,518	21.0%
\$1,500 or more	391	3.0%
<b>Total</b>	<b>12,114</b>	<b>100.0%</b>

Table 28 - Rent Paid

Data Source: 2009-2013 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,845	No Data
50% HAMFI	5,915	745
80% HAMFI	9,845	2,440
100% HAMFI	No Data	3,405
<b>Total</b>	<b>17,605</b>	<b>6,590</b>

Table 29 – Housing Affordability

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$690	\$782	\$968	\$1,206	\$1,294
High HOME Rent	\$675	\$750	\$929	\$1,157	\$1,242
Low HOME Rent	\$675	\$735	\$881	\$1,018	\$1,136

**Table 30 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

The housing affordability table above suggests that owner occupied housing suffers from higher housing costs than rental households. Thirty-eight percent of Troy's households are owner-occupied compared to 68% rentals. The table indicates that for both renters and owner-occupied housing, there is more sufficient housing at the 51-80% area median income than at or below 30%. It seems that income levels between at or below 30% area median income struggle the most with housing affordability costs and availability of sufficient housing.

## How is affordability of housing likely to change considering changes to home values and/or rents?

The current real estate market is a buyer's market. Home values decreased during the recession making it more affordable to purchase homes. However, lending practices will continue to impede the possibility of low-income persons being able to purchase homes due to credit and down payment requirements. Some banks do offer FHA and USDA loans, but even those programs require a credit rating of 640 or above to qualify. The City of Troy does offer purchase assistance through their HOME program to lessen down-payment costs, but again, qualifying with a lender is a challenge for many low-income families. The housing market is slowly increasing, but lending terms are still a barrier to affordable housing.

According to the data above, there is a larger supply of rental units than owner-occupied units. New York tends to have high rental housing costs, with 59% paying up to \$1,000 for rent. A three bedroom apartment at fair market rent costs \$1,300, significantly higher than many regions of other states. There is a large demand for rental units in this price range due to the fact that rental rates above \$1,000 are not reasonably affordable to low-income families. According to the Units Size by Tenure table, there are 6,024 rental units that are at least three-bedroom in the City of Troy. However, this does not mean that low-income families can afford to live in those units, forcing many to reside in two-bedroom units not conducive to family size. This is what causes overcrowding. In addition, hefty deposits, moving costs, and utility costs continue to pose a challenge in finding affordable rental housing.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The local market is sustaining rental rates that match accordingly with HUD's published HOME/Fair Market rents, however 59% are paying rents of up to \$1,000 per month and 21% pay up to \$1,500 in rent not including utilities. Though THA provides Housing Choice Vouchers and has several subsidized housing developments, high median rents may indicate the need to involve more landlords in the City's housing assistance programs. Landlord participation in subsidized housing programs is essential in maintaining affordable rental housing. In addition, the City will continue with its homeownership assistance and housing rehabilitation programs to provide ownership opportunities and preserve existing affordable housing.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The following section outlines “selected” housing conditions as defined by the Census. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit. The Census defines a “selected” condition as:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- More than one person per room
- Housing costs greater than 30% of household income

An analysis of these items was completed in the Needs Assessment, which showed that cost burden was the most common condition in the City of Troy.

### Definitions

**Standard Condition:** A dwelling unit in this category has no major defects or only slight defects which are correctable through the course of regular maintenance. It must be in total compliance with applicable local housing and occupancy codes; be structurally sound; watertight and in good repair; be adequate in size with respect to the number of rooms and area of living space and contain the following:

- Safe electrical wiring system adequate for lighting and other normal electrical devices.
- Heating system capable of sustaining a healthful temperature (consistent with normal, year round climatic conditions).
- Separate, well-lighted and ventilated bathroom that provides user privacy and contains a sink, commode and bathtub or shower stall.
- Appropriate, sanitary and approved drainage system.
- Fully useable sink in the kitchen.
- Adequate space and service connections for a refrigerator.
- An unobstructed egress to a safe, open area at ground level.
- Be free of any barriers that would preclude ingress or egress if the occupant is handicapped.

**Substandard Condition, but Suitable for Rehabilitation:** A dwelling unit in this category does not comply with the standard criteria, or has minor defects that require a certain amount of correction but can still provide a safe and adequate shelter or has major defects requiring a great deal of correction and will be safe and adequate once repairs are made.

To be suitable for rehabilitation, a trained housing specialist must carefully inspect the dwelling and prepare a work write-up of repairs necessary to bring it up to standard condition. A cost estimate of repairs will be prepared based on the needs identified in the work write-up. If these costs are equal to or less than 65% of the just value of the dwelling unit, then it will be considered suitable for rehabilitation.

The City of Troy may authorize deviations based on unique aspects of each dwelling, owner, tenant, etc. on a case-by-case basis. Each deviation so approved must be thoroughly documented.

***Sub-standard Condition but Not Suitable for Rehabilitation:*** A dwelling unit is in this category if a cost estimate of repairs, based on the needs identified in a work write-up, exceeds 65% of the just value as determined by the property appraisal or appraisal dated within 6 months of application. Such units are not eligible.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,915	24%	5,633	47%
With two selected Conditions	58	1%	561	5%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,083	76%	5,763	48%
<b>Total</b>	<b>8,056</b>	<b>101%</b>	<b>11,957</b>	<b>100%</b>

Table 31 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	273	3%	123	1%
1980-1999	869	11%	1,207	10%
1950-1979	1,584	20%	3,385	28%
Before 1950	5,330	66%	7,242	61%
<b>Total</b>	<b>8,056</b>	<b>100%</b>	<b>11,957</b>	<b>100%</b>

Table 32 – Year Unit Built

Data Source: 2007-2011 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,914	86%	10,627	89%
Housing Units build before 1980 with children present	35	0%	124	1%

**Table 33 – Risk of Lead-Based Paint**

**Data Source:** 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,894	1,263	3,157
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 34 - Vacant Units**

### Need for Owner and Rental Rehabilitation

Majority of Troy's housing stock was built prior to 1939 at 58%, with duplexes and multi-family housing of 2-4 units accounting for 45% of the housing stock followed by single-unit detached housing at 25%. Vacancy rates are low with only 1% for owner-occupied homes and 2% for rental vacancies. Because of the age of housing in Troy, It is estimated that approximately 40% of vacant units meet the definition of "substandard, not suitable for rehabilitation". These are assumed not to be suitable for rehabilitation due to dilapidation causing unsafe living environments, lack of heating, lack of kitchen facilities, and lack of complete plumbing facilities.

The City of Troy offers rehabilitation programs only for homeowners. Private rental unit owners are responsible for rental rehabilitations. The City has a lengthy housing rehabilitation list each year and completes approximately 40 or more rehabilitations a year. The City also demolishes housing not suitable for rehabilitation.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead-based paint (LBP) poisoning remains as a top health hazard today, specifically for young children. Homes built prior to 1978 have the greatest risk of containing lead and pose a dangerous threat to infants, children under six, and pregnant women. Lead is a toxic metal that when absorbed into the body can cause brain or organ damage. Peeling lead-based paint or high levels of lead in dust can expose the lead resulting in a hazardous environment. The Rensselaer County Health Department offers information regarding lead-based paint, how to test your children for lead poisoning, and lead poisoning prevention. The lead program through the County is structured to empower parents and providers to



take a more active role in reducing lead risk and keep children safe. The County offers lead paint education through home visitations, during Assessment, Feedback, Information, Exchange (AFIX) provider visits, health fairs, clinics, daycares, preschools, hospitals, and community agencies.

Calculating the number of households below poverty level by the estimated number of units containing lead-based paint determines that approximately 1,347 owner-occupied units and 5,027 rental units occupied by low or moderate-income families contain lead hazards.

As part of the Housing Policies the Community Development Department does follow HUD regulations/guidelines for those units built prior to 1978 and ensure that educational materials are given to the homeowner.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

Low-income residents largely depend on local housing authorities for access to affordable housing and related services due to credit and other issues that may keep them out of other rent assisted and market rental units. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident's self-sufficiency and economic independence.

The Troy Housing Authority (THA) is currently the only public housing authority in Troy, managing 1,273 units of Low Income Public Housing, 791 Tenant-based Housing Choice Vouchers and 134 Project-based Housing Choice Vouchers. The Troy Housing Authority also functions as the managing partner for Kennedy Senior Housing Associates, owner and operator of Kennedy Towers, a 135 apartment Low Income Housing Tax Credit property.

The Troy Housing Authority is the only agency in the City to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes. Eligible applicants are those whose income is within the limits as determined by HUD.

Affordable housing is the greatest need throughout the City, as demonstrated by THA's extensive public housing waiting list. The need for additional affordable housing units is a priority for Troy residents, but the lack of developable land and contractors willing to develop affordable housing is a barrier.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	26	1,273	925	134	791	7	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments/ Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan / Describe the restoration and revitalization needs of public housing units in the jurisdiction.**

The housing authority manages ten public housing sites ranging in size from 24 units to 390 units.

**Arnold E. Fallon Apartments** is the one family development of the Troy Housing Authority located in the North Central district of the City of Troy. The site consists of 40 townhome style apartments, a recently constructed community learning center and a maintenance garage. The apartments consist of 4 four-bedrooms, 30 three-bedrooms, 0 two-bedrooms and 6 one-bedrooms. The site is at the midpoint point of a major Capital District Transportation Authority bus route that runs from the northern to southern ends of the City of Troy. The site has an active Tenant Association, a Neighborhood Network Community Lab and also serves as a Weed & Seed Safe Haven Site for the City of Troy. In conjunction with the building of the community learning center the site received extensive building and grounds renovations and is among the most well maintained areas of the distressed North Central community. The recent and on-going physical improvements consist of painting, brick and block repair totaling approximately \$50,000.

**Catherine M. Sweeney Apartments** is the smallest family development of the Troy Housing Authority. The site consists of 24 townhome style apartments and a maintenance garage area. There is presently no community space and residents are invited to participate at programs and events at other locations (primarily Phelan Court). The apartments consist of 4 four-bedrooms, 30 three-bedrooms, 0 two-bedrooms and 6 one-bedrooms. The site is at the midpoint point of a major Capital District Transportation Authority bus route that runs from the northern to southern ends of the City of Troy. The site presently has no Tenant Association. The site recently underwent extensive building and grounds renovations and received a Beautification Award from the Rensselaer County Chamber of Commerce. The recent and on-going physical improvements include roof repair/replacement and exterior painting, and brick & block repair.

**Conway Court Apartments** is a senior housing building of the Troy Housing Authority located in the Sycaway (East) section of the City of Troy. The site consists of 41 apartments in a mid-rise building with elevator access, expansive grounds and a parking lot. The apartments consist of 1 two-bedrooms and 40 one-bedrooms. The ground floor includes a Community Room, Exercise Room, Laundry, Maintenance Area and Offices. The site is less than one block from a major Capital District Transportation Authority bus route. The site is just (re)organizing a Tenant Association and has support from Social Work Interns. The recent and on-going physical improvements include replacing interior carpets, replacing kitchen cabinets, exterior painting, and brick & block repair.

**Corliss Park Apartments** is the only one family development of the Troy Housing Authority located in the Lansingburgh School District. The site consists of 184 townhome style apartments, a recently expanded community learning center and a maintenance facility. The apartments consist of 38 four-bedrooms, 36 three-bedrooms, 106 two-bedrooms and 4 one-bedrooms. The site is at the terminus

point for a major Capital District Transportation Authority bus route that runs from the northern to southern ends of the City of Troy. The site has a very active Tenant Association and a Neighborhood Network Community Lab. The recent and on-going physical improvements include roof repair/replacement, drain trap upgrades, interior doors & hardware, and brick & block repair.

**Edward A. Kane Apartments** is a senior housing building of the Troy Housing Authority located in the Lansingburgh (North) section of the City of Troy. The site consists of 60 apartments in a mid-rise building with elevator access, expansive grounds and a parking lot. The apartments consist of 1 two-bedrooms and 59 one-bedrooms. The ground floor includes a Community Room, Library with Internet Access, Laundry, Maintenance Area and Offices for the Inspectors. The site is at the midpoint point of a major Capital District Transportation Authority bus route that runs from the northern to southern ends of the City of Troy. The site has a very active Tenant Association and support from Social Work Interns. The recent and on-going physical improvements include replacing kitchen cabinets & closet doors, replacing interior carpets, exterior painting, and brick & block repair.

**Margaret W. Phelan Apartments** is a family development of the Troy Housing Authority. The site consists of 89 townhome style apartments, a community center and a maintenance garage. The apartments consist of 10 four-bedrooms, 26 three-bedrooms, 17 two-bedrooms and 36 one-bedrooms. While the site is several hilly blocks from a major Capital District Transportation Authority bus route it is located on a picturesque hill just a few blocks from a large City of Troy recreation facility (Geer Field). This site is re-organizing a Tenant Association. The recent and on-going physical improvements include roof repair/replacement, retaining wall repair, and brick & block repair.

**Martin Luther King Apartments** is a family development of the Troy Housing Authority consisting mainly of apartments for larger families. The site consists of 124 townhome style apartments and the former Eddy Family Mansion which provides offices for Troy Housing Authority administration, community space for tenants and a maintenance garage. The apartments consist of 14 five-bedrooms, 14 four-bedrooms, 80 three-bedrooms, 2 two-bedrooms and 14 one-bedrooms. While the site is several hilly blocks from a major Capital District Transportation Authority bus route it is located on a picturesque hill. The site has a very active Tenant Association and a Neighborhood Network Community Lab. The recent and on-going physical improvements include grounds improvements, roof repair/replacement, exterior painting, and brick & block repair.

**Grand Street Apartments** is a family development of the Troy Housing Authority located in the downtown business district. The site is unique because it consists of historic buildings that were renovated to become public housing. The site consists of 42 townhome style apartments, a maintenance area and parking lot. The apartments consist of 2 three-bedrooms, 14 two-bedrooms and 23 one-bedrooms and 3 studios. The site is two short blocks from the hub of the Capital District Transportation Authority Troy bus routes. The site has no Tenant Association but serves as the host site for REACT, Inc. the City-wide Tenant Organization and Food Pantry.

**Griswold Heights Apartments** is the largest family development of the Troy Housing Authority. The site consists of 390 townhome style apartments, a recently constructed community learning center, two

maintenance garages and a maintenance office area all located in a park-like picturesque setting with expansive grounds. The apartments consist of 5 five-bedrooms, 30 four-bedrooms, 69 three-bedrooms, 286 two-bedrooms and 0 one-bedrooms. The site is at the endpoint point of a major Capital District Transportation Authority bus route that runs from the northern to southern ends of the City of Troy. The site has an active Tenant Association, a Neighborhood Network Community Lab, a Cub Scout Troop and may soon have a Boy Scout Troop. The recent and on-going physical improvements are minimal and consist of roof repair/replacement along with a gutter/drainage system, masonry work, brick and block repair, exterior railings and shutters and interior ceiling repair/replacement & painting.

**John P. Taylor Apartments Buildings 1 & 2** are two high-rise family buildings of the Troy Housing Authority located in the downtown area of the City of Troy that are presently vacant and awaiting renovation or replacement. The buildings are distressed and most impacted by a bridge ramp that was constructed in front of their front entrances long after they were originally built. The site is less than one block from a major Capital District Transportation Authority bus route that runs from the northern to southern ends of the City of Troy and is located in Troy's downtown. Ideally, the Troy Housing Authority would like to replace these units with newly constructed senior citizen apartments. Presently we are working with the City of Troy on potential plans to revitalize a large non-utilized former factory in an area of the City of Troy that is being revitalized. The cramped setting of these apartments does not allow for demolition and full reconstruction at this site. The physical improvement plan consists entirely of replacement of these units with senior housing (our most needed commodity). The Troy Housing Authority has funds for demolition. It is anticipated that these funds will be augmented with funds from other sources for new units (e.g. Low Income Housing Tax Credits, Historic Tax Credits, etc.).

**John P. Taylor Apartments Buildings 3 & 4** is the only operating high-rise family development of the Troy Housing Authority located in the downtown area of the City of Troy. The site consists of 136 apartments in two nine-story buildings with elevator access. Tenant Relations, Rent Collection and Maintenance Offices of the Troy Housing Authority occupy the first floor of Building 4 and the Public Safety Office is located in Building 3. The Maintenance Department Central Warehouse is located on this site in a separate building. The apartments in Building 3 consist of 0 four-bedrooms, 9 three-bedrooms, 44 two-bedrooms and 8 one-bedrooms and the apartments in Building 4 consist of 0 four-bedrooms, 0 three-bedrooms, 64 two-bedrooms and 0 one-bedrooms. The site is less than one block from a major Capital District Transportation Authority bus route that runs from the northern to southern ends of the City of Troy. Being located in downtown, the site is appealing to working families who can walk to businesses located in the downtown business district. The site has an active Tenant Association that currently provides services in a vacant one-bedroom apartment. Building 4 was completely renovated in 1995 and Building 3 was completely renovated in 2006 so the physical improvement needs are minimal. The recent and on-going physical improvements consist of roof repair to Taylor 4.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Corliss Park	70%
John Taylor Apartments	83%
Fallon & Sweeney	79%
Margaret Phelan	83%
Martin Luther King	75%
Edward Kane	84%
Grand Street	86%
Conway Court	88%
Griswold Heights	72%

Table 36 - Public Housing Condition

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

The Troy Housing Authority is the lead agency managing and administering public housing in the City of Troy. The Troy Housing Authority takes both a centralized and site-based approach to managing and operating the public housing properties within the City's inventory. The management approach was developed after a thorough analysis of all properties and operations and has resulted in a positive cash flow of two million dollars. The comprehensive list below demonstrates how the housing authority achieves its goals:

- Maintaining occupancy between 98% and 100% for all properties;
- Taking pro-active steps to help tenants improve their income and thereby increase their rental payments;
- Reducing tenant account receivables to between 0.5% and 3.8%;
- Reducing unit turnaround to approximately 20 days;
- Aggressively decreasing utility consumption;
- Completing all emergency work orders within 24 hours;
- Decreasing the number of arrests by Public Safety Officers by 50%; and
- Receiving an overall score of 9 out of 10 on the most recent Resident Assessment and Satisfaction Survey.

In addition to the provision of housing, the Troy Housing Authority coordinates an array of programs and services intended to support residents in their efforts to attain self-sufficiency. These include HUD Family Self-Sufficiency (FSS) and Resident Opportunity and Self Sufficiency (ROSS) Programs, an AmeriCorps Program, as well as grant funded programs from the New York State Council on the Arts, the

local Weed & Seed, several local banks, and several local colleges (Rensselaer Polytechnic Institute and Sage Colleges). The Troy Housing Authority also operates a summer youth employment program. Youth residing in public housing are provided with employment and meaningful experience in office work, food service, child care, grounds keeping and maintenance). Over the past summer, 60 youth were employed through this program. Most youth employment was funded through Troy Housing Authority operating expenses while others took part in a Youth Employment Program run by the Rensselaer County Department of Employment and Training.

#### **Family Self-Sufficiency Program (FSS)**

The purpose of the Troy Housing Authority Program is to promote the development of local strategies to coordinate the use of assistance under the Public Housing program with public and private resources to enable participating families to increase earned income, reduce or eliminate the need for welfare assistance and make progress toward achieving economic independence and housing self-sufficiency.

#### **Mandatory Earned Income Disallowance (MEID)**

The Mandatory Earned Income Disallowance (MEID) Program is for eligible residents of Troy Housing Authority. Under MEID, a resident may be able to keep money earned as income instead of paying it towards rent increases. MEID can result in significant savings to a household.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The City participates in the Troy/Rensselaer County Continuum of Care and support efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with CARES Inc. and other CoC members. The City of Troy provides ESG funding to CARES Inc., the lead agency of the CoC, to administer the ESG program and HMIS activities. City staff collaborates when possible in homeless and special population needs projects and activities. Though the City no longer directly funds public service agencies, the City supports private non-profit organizations whose mission is to provide temporary and transitional housing for homeless persons, persons at risk or being homeless, or persons with special needs.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	59	31	33	299	0
Households with Only Adults	38	0	4	320	0
Chronically Homeless Households	0	0	0	78	0
Veterans	6	0	0	18	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households



**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.**

The CoC's plan to increase the percentage of participants that receive mainstream benefits such as health, mental health, and employment services includes strengthening the relationships with community partners specifically Rensselaer County Department of Social Services (DSS) and NYS Office of Temporary and Disability Assistance. The CoC will focus on expanded partnerships with non CoC system providers; which will result in more frequent and appropriate referrals between HUD funded programs and other partner programs. Inviting new partners to the table will broaden the ways in which those in need of mainstream benefits have access to information and referrals for housing supports. The plan also includes encouraging community providers to utilize services offered through agencies such as Legal Aid Society that assist participants with eligibility issues related to mainstream benefits. Working collaboratively with DSS will improve the efficiency with which participants are screened and deemed eligible for benefits as well as provide an enhanced knowledge of the types of benefits available.

The CoC plans to increase the percentage of project participants in all CoC-funded projects who increase their incomes through employment. The plan focuses on coordination with employment training and placement programs in the community. In 2013, the CoC was at 3%, below HUD's goal for this objective. Specific steps toward increasing performance include encouraging agencies to expand referrals to the programs and services offered through the Capital Region WIB including One-Stops and ACCES-VR, and to volunteer and day labor opportunities that help clients develop skills and connect to potential employers. The CoC will support the efforts of the Rensselaer Human Services Cabinet to increase employment options for homeless households in the County. In addition, Unity House will maintain operation of the SAFE employment program which links homeless persons to meaningful employment. Homeless women will continue to be referred to employment readiness services at the YWCA's Sally Catlin Resource Center. It should be noted the CoC followed the 1/24 guidance directing applicants to include all adult leavers and stayers within the calculation.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Currently there are approximately seven providers for homeless and special needs populations overseeing more than ten facilities throughout the Troy/Rensselaer County CoC. Providers include Catholic Charities, Joseph's House, Rensselaer County Department of Social Services, Unity House, YWCA of the Greater Capital Region, Troy Housing Authority, and the Veterans Administration. Emergency shelters include HCHV/EH- St. Peter's Veterans, Joseph's House, Inn from the Cold, Code Blue Emergency Shelter, DSS funded motels, and the Unity House Domestic Violence Shelter. Transitional Housing facilities include the Unity House of Troy and the YWCA of the Greater Capital Region. Permanent Supportive Housing services include Bethune Program offered through Joseph's House, the Apartment Program offered through YWCA of the Greater Capital Region, Supportive Housing Program and St. Peter's Residence whose provider is Catholic Charities, supportive housing offered through the

Troy Housing Authority, several programs offered through Unity House of Troy, and the VASH program offered through the Veterans Administration. Joseph's House and the Veterans Administration also provide rapid re-housing for adult individuals.

These providers facilitate services targeted towards the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

This section gives a brief outline of the facilities and services available to the special needs population in the City of Troy. The City does not receive HOPWA funds but does receive ESG funding. CARES Inc. is the lead agency of the CoC and other County organizations are the leads in serving special needs populations, however, the City of Troy does support and encourage non-profit agencies that serve special needs populations.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.**

For the elderly/frail elderly living independently in their own homes, their priority need is housing rehabilitation to retrofit their homes to be ADA accessible. Also, most of the housing stock in Troy was built prior to 1939 and now requires rehabilitation to eliminate hazardous conditions and physical barriers. The costs of such repairs for older substandard housing stock are prohibitive to those living on a fixed income unless they can obtain some type of assistance. The cost of retrofitting the home is high and unaffordable, forcing many elderly/frail elderly to transition to adult care facilities. The elderly persons who are able to remain in their homes will require an increased need for in home care programs. The continuation of affordable housing rehabilitation programs, such as Community Development Block Grants will become crucial to maintaining a safe and sanitary housing stock for older homeowners.

The housing needs of the disabled, mentally ill, those suffering from substance abuse, and the dually diagnosed vary widely depending upon the extent of the disability and individual needs and preferences. Whereas, the physically disabled many only require structural modifications for accessibility, persons with developmental disabilities, severe mental illness, alcohol and/or drug addiction, or the dually diagnosed often require housing with more intensive supportive services.

Persons with disabilities (mental, physical, developmental) and victims of substance abuse often have supportive housing needs including access to essential services including healthcare, treatment, and counseling services. Healthcare is a costly expense, specifically for low-income persons. The new healthcare system may help to subsidize healthcare costs.

Although Troy does not receive Housing Opportunities for People with AIDS (HOPWA) funds directly, HOPWA funds are set aside at the State level for counties to share. Area agencies compete for these funds on a yearly basis. According to the 2013 Community Health Needs Assessment for Albany, Rensselaer, and Schenectady counties, the Capital District has approximately 57 new HIV cases diagnosed annually and about 690 persons living with HIV. The rate of newly diagnosed HIV cases is lower for Rensselaer county than New York State. Approximately 900 individuals are living with AIDS in the Capital District. Albany County had the highest newly diagnosed AIDS case rate, as well as the highest AIDS mortality rate in the Capital District. Additionally, Albany and Schenectady counties have

higher AIDS case rates compared to Upstate New York, while Albany County had a higher AIDS mortality rate than Upstate New York. The AIDS case rate and adjusted mortality rate per 100,000, as of 2010, was 3.8% and 1.7% respectively for Rensselaer County.

The Rensselaer County Department of Health is the primary organization serving persons living with HIV/AIDS in Rensselaer County. The Rensselaer County Department of Health provides confidential and anonymous testing as well as counseling. Counseling is provided to all individuals who return for tests results. Confidential testing is also provided at Rensselaer County Jail once a week. The Unity House in Troy also provides treatment and counseling services to persons living with HIV/AIDS.

Joseph's House and Unity House currently conduct outreach and provide housing and services to chronically homeless persons in Rensselaer. The CoC plan focuses on increasing collaboration with local, state and federal agencies (e.g. City of Troy, New York State Office of Temporary and Disability Assistance, Veterans Affairs) in order to secure additional and ongoing funding and political support. The CoC has and will continue to support agencies that dedicate a majority of funded beds to chronically homeless persons. In addition, the plan includes a focus on strengthening current work with partners such as the New York State Office of Alcohol and Substance Abuse Services (OASAS), the New York State Office of Mental Health, and Albany County to identify the community's needs as well as gaps in current services for the chronically homeless; specifically for families.

Often, the most immediate need of Troy public housing residents is employment training and access to employment opportunities. Finding suitable employment is a direct link to becoming self-sufficient. Many times very-low and extremely-low income residents cannot afford a post high school education, limiting their employment opportunities and perpetuating the cycle of living in poverty. The Troy Housing Authority offers resident programs to help with becoming financially independent. These programs include HUD Family Self-Sufficiency (FSS) and Resident Opportunity and Self Sufficiency (ROSS) Programs, an AmeriCorps Program, as well as grant funded programs from the New York State Council on the Arts, the local Weed & Seed, several local banks, and several local colleges (Rensselaer Polytechnic Institute and Sage Colleges). The Troy Housing Authority also operates a summer youth employment program. Youth residing in public housing are provided with employment and meaningful experience in office work, food service, child care, grounds keeping and maintenance. Over the past summer, 60 youth were employed through this program. Most youth employment was funded through Troy Housing Authority operating expenses while others took part in a Youth Employment Program run by the Rensselaer County Department of Employment and Training.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**

The CoC works diligently to ensure that NYS regulations governing the release of patients from mental health facilities are followed. Regulations mandate the provision of housing consistent with the level of care the patient requires and requires that a discharge plan is in place. Rensselaer County Department of Mental Health, in coordination with community providers, including Joseph's House, Unity House, and the YWCA, oversees the County's Single Point of Eligibility (SPOE) system that coordinates, facilitates

and monitors access to structured opportunities for supervised mental health housing, mental health case management and urgent clinical care. Homeless persons with mental illness who are completing inpatient or residential mental health treatment are referred to the SPOE for housing placement. Upon discharge from mental health facilities persons frequently return to living independently or with family/friends on a permanent basis. For those requiring additional supports, Unity House operates a continuum of non-HUD-funded housing programs for persons with mental illness, including 42 Community Residence beds, 72 Transitional beds, and 67 Supported Housing beds.

Within Rensselaer County, members of the Rensselaer County Homeless Services Collaborative, including Joseph's House, Unity House, and the YWCA coordinate with Samaritan and St. Mary's Hospitals to ensure discharges are made into appropriate permanent housing. In light of the recent NYS Health Homes initiative, the CoC expects many changes and improvements regarding hospital discharges. The CoC, through the Outreach subcommittee, will work with the new "Med Home" model recently developed. Currently, hospitals provide patients with written discharge plans to which patients have to agree prior to being discharged. Individuals who require placement directly from the hospital to other inpatient and/or residential settings, including but not limited to nursing homes and rehabilitation facilities, are assisted to make such linkages through the TRIAD Adult Protective program which establishes a single point of entry for those needing long-term care. Upon discharge persons routinely move in with family or friends on a permanent basis or, if their health requires more stringent care, they are referred to a skilled nursing facility.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e). For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City of Troy receives funding through the CDBG, HOME, and ESG programs. Though the City no longer funds public service activities, Troy still prioritizes funding annually towards public facilities and public service agencies that serve the homeless and special needs population. As a recipient of ESG funding the City is able to directly impact homeless and special population needs. The City will allocate approximately \$149,000 in 2015 to provide prevention services, emergency shelter, and rapid re-housing to homeless and special needs populations.

The City of Troy has a long track record of funding, promoting and supporting organizations and public agencies that provide services for low-income persons with special needs. Non-homeless persons with special needs often require supportive housing and case management services which allow them to live independently and to avoid homelessness or institutionalization. Through its use of federal HOME and CDBG funds, the City of Troy will continue to support local providers of non-homeless special needs populations when and if available. Previously, HOME Funds have been used to construct housing for special needs populations. Similarly, CDBG funding has been used to support fair housing laws as well as advocating for additional accessible housing. Troy will continue to support nonprofit agencies when

applying for federal and state financing to create or improve housing and supportive services for subpopulations that are not homeless but may require housing or supportive services.

The City participates in the Troy/Rensselaer County Continuum of Care and support efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with CARES Inc. and other CoC members.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The City of Troy has established sufficient public policy regarding affordable housing however, the City will continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The City will also update their Analysis of Impediments to Fair Housing Choice which will include a complete evaluation and analysis of administrative policies and zoning codes. The more dominant factors contributing to affordable housing barriers within the City include:

- Low household income;
- High rental rates;
- Critical need for energy efficiency;
- Not preserving existing affordable units due to lack of maintenance or necessary rehabilitation;
- Lack of incentives to develop affordable housing; and
- Lack of/inadequate land that can be utilized to develop affordable housing.

To assist in reducing barriers to affordable housing, the City will implement various programs targeted towards low-and moderate-income households. The City will create homeownership opportunities, develop new single-family homes, bring homes up to code through rehabilitation efforts, and reduce lead-paint hazards. These programs also assist in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

In addition, the Troy Housing Authority's activities are specifically intended to address the barriers to affordable housing by providing economic subsidies to those most in need of affordable housing. Towards this end, the Troy Housing Authority continues to reduce the barriers to affordable housing by providing Section 8 vouchers aimed at transitioning residents from public housing into the private housing market.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The following section outlines the employment, labor force, educational attainment data which informed the priorities in this Plan.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	46	59	0	0	0
Arts, Entertainment, Accommodations	1,655	2,090	11	11	-1
Construction	546	554	4	3	-1
Education and Health Care Services	4,543	10,104	31	53	21
Finance, Insurance, and Real Estate	819	634	6	3	-2
Information	370	383	3	2	-1
Manufacturing	855	754	6	4	-2
Other Services	670	609	5	3	-1
Professional, Scientific, Management Services	1,267	1,133	9	6	-3
Public Administration	0	0	0	0	0
Retail Trade	1,855	1,816	13	9	-3
Transportation and Warehousing	436	281	3	1	-2
Wholesale Trade	499	356	3	2	-2
Total	13,561	18,773	--	--	--

**Table 38 - Business Activity**

**Data** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)  
**Source:**



## Labor Force

Total Population in the Civilian Labor Force	25,712
Civilian Employed Population 16 years and over	22,748
Unemployment Rate	11.53
Unemployment Rate for Ages 16-24	22.97
Unemployment Rate for Ages 25-65	7.52

**Table 39 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	4,726
Farming, fisheries and forestry occupations	1,793
Service	2,664
Sales and office	6,949
Construction, extraction, maintenance and repair	1,286
Production, transportation and material moving	807

**Table 40 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,686	78%
30-59 Minutes	3,607	17%
60 or More Minutes	999	5%
<b>Total</b>	<b>21,292</b>	<b>100%</b>

**Table 41 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,534	506	1,169
High school graduate (includes equivalency)	4,888	613	1,469
Some college or Associate's degree	5,758	545	1,488

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	5,212	151	701

**Table 42 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

#### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	227	194	191	386	982
9th to 12th grade, no diploma	839	863	639	936	820
High school graduate, GED, or alternative	2,650	1,686	1,793	3,500	2,379
Some college, no degree	4,807	1,353	1,193	2,202	660
Associate's degree	455	959	755	1,376	263
Bachelor's degree	600	1,461	706	1,349	337
Graduate or professional degree	94	1,111	593	874	396

**Table 43 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,621
High school graduate (includes equivalency)	26,542
Some college or Associate's degree	32,491
Bachelor's degree	44,357
Graduate or professional degree	47,247

**Table 44 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

#### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The leading employment sector in the City of Troy is education and Health Care Services with 4,543 workers, accounting for 34% of total number of workers. Retail trade follows as the second largest second with 1,855 workers or 14%. Arts, Entertainment, Accommodations and Professional, Scientific, Management Services are the third and fourth largest sectors at 12% and 9% respectively.

**Describe the workforce and infrastructure needs of the business community.**

Increasing economic opportunity is a key component to ensuring the viability of the City of Troy. The City is dedicated to sustaining existing businesses while encouraging new business opportunities that promote job creation. Employment is fundamental to providing financial independence for families and individuals and in providing a stable economic environment. The City established the following economic development goals:

- Promote the development of new businesses and the expansion of existing businesses.
- Provide economic opportunities for low –and moderate-income families.

The City of Troy, is one of the Capital Region's fastest growing areas for business and commerce. With enthusiastic financial backing from the State of New York, the City has made significant financial investments in the infrastructure of the downtown and surrounding areas. The City's most important attributes are a robust mix of consumers, a diverse college and university population, and an educated workforce nurtured by Rensselaer Polytechnic Institute, a world class technological facility. The City's downtown contains numerous office facilities available to support any influx of private sector or governmental office workers.

Private sector collaborations such as Historic Troy 2020, and the Troy Redevelopment Foundation, have been formed to bring together the talents and expertise of business leaders, local and state government, academia, the arts, and the non-profit sector to chart a course for Troy, and to infuse financial and human resource investment into the revitalization of the City.

The city is located in the Tech Valley business corridor and New York's Capital Region, with a highly educated technical and professional workforce. Troy has a good quality of life with many recreation options, nearby natural areas, affordable housing and the lowest urban crime rate in the region. The state's transportation network provides quick access to surrounding metropolitan areas including New York City, Boston and Montreal.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The City of Troy CRC promotes community and economic development and the creation of jobs in the non-profit and for-profit. CRC develops and provides programs for not-for-profit institutions, manufacturing and industrial businesses and other entities to access low interest tax-exempt and non-tax exempt financing for their eligible projects. The Corporation undertakes projects and activities within the City for the purpose of relieving and reducing unemployment, bettering and maintaining job opportunities, carrying on scientific research for the purpose of aiding the City by attracting new industry to the City or by encouraging the development of, or retention of, an industry in the City, and lessening the burdens of government and, acting in the public interest.

The City of Troy IDA offers financial assistance to new and existing businesses and developers through a variety of tax abatements and incentives.

The Troy Local Development Corporation objective is to construct, acquire, rehabilitate and improve buildings or sites and to assist financially with the construction, acquisition, rehabilitation and improvement of buildings or sites, for use by others, that are located in the City of Troy.

From meeting with existing businesses and discussing how the City can best support the retention of jobs, and facilitate growth and expansion, to attracting new investors who have the need to create new jobs and the desire to contribute to the commercial tax base, to reclaiming and redeveloping the most underutilized and under-appreciated locations along the waterfront, the TLDC's an active economic development agent of the City of Troy.

Working in tandem with local partners, the City of Troy and the Troy Industrial Development Authority, has strengthened the federal, state, and private partnerships enabling the City to significantly expand its financial assistance programs.

Historic Troy 2020 is a community organization formed to provide the vision to return Troy to prosperity. Historic Troy 2020 aims to create a plan for economic vitality; a strategic business plan for Troy in the year 2020. The organization seeks to involve all interested citizens in its committees, to use an open and responsive process for arriving at its conclusions, and to afford an opportunity for all points of view to be expressed.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

With education and health care services being the top employers in Troy, attaining a certain level of education is imperative to obtaining sustainable employment in this area. Top employers in these industries typically require a college degree or certification for employment. Though Troy is home to several colleges, only 25% of residents have earned a bachelor's degree or above. Twenty-six percent of Troy residents do not have a high-school diploma, suggesting the need for increased education and employment training. Further, as retail is a leading industry in Troy, hourly rates must be increased for affordable living.

Generally, persons with higher educational levels utilize housing options and supportive services somewhat more effectively and efficiently than their counterparts with lower levels of educational attainment. In addition, research suggests that educational level has a bearing on acquiring or maintaining affordable permanent housing settings.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Troy 100 Forum is where Troy's business, political, community, educational, religious, and cultural leaders meet to talk about topics of public concern. We discuss our views, concerns, and hopes for Troy. It's an opportunity for people trying to shape Troy to present their ideas for exploration and reaction. It's a village square, a place where people come to share information and to network.

The Forum meets twice per year in May and November. Typically, space and refreshments are donated, admission is free and open to anyone, and the program is designed and staffed by volunteers from the community.

Troy Redevelopment Foundation is an economic development organization founded, funded and operated by the largest nonprofit entities in the City of Troy, New York. Comprised of Emma Willard, Northeast Health, Rensselaer Polytechnic Institute, Russell Sage College and Seton Health, the Foundation's mission is to invest financial and human resources into the revitalization of the City by working with leaders in the community, business, education and government to identify opportunities to promote economic development and contribute to Troy's bottom line. Annually, the Foundation contributes a voluntary gift to the city to help fund such opportunities. In addition, the Foundation supports other Troy-based community organizations that are having a real, positive impact on the quality of life in our community.

The Rensselaer County Department of Employment & Training brings together a variety of workforce development organizations and agencies with a primary goal of assisting residents of Rensselaer County and the Capital Region to gain employment and assist employers in finding qualified workers.

The Department operates the Rensselaer County One-Stop Employment Center. The purpose of the Center is to conveniently bring employment opportunities, training assistance, labor market information and other workforce services to residents and employers in a single environment. The Center is open to anyone seeking employment.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

City leaders support the community's entrepreneurial spirit with numerous initiatives and incentives for businesses both large and small, helping new companies get started and existing businesses grow.

Listed below are some of the economic development programs available.

- Main Street Grant Program
- 50/50 Matching Grant Program
- City of Troy Economic Development Assistance Program
- Empire Zone Program
- Energy Smart Community Program
- Industrial Development Authority
- Real Property Tax Abatement

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Community Development outreach programs have performed several housing condition surveys, and have found that substandard housing is usually found in lower income neighborhoods with older housing stock. Majority of the housing in Troy was built prior to 1939, indicating the need for housing rehabilitation and community revitalization throughout the City. Low-income census tracts that are considered to experience multiple housing problems include census tracts 402, 404, 405, 406, 407, 408, 409, and 410. Areas where households with multiple housing problems are concentrated include North Central Troy, South Troy, and Lansingburgh.

A site visit of North Central Troy and South Troy revealed a large number of currently vacant units as well as vacant lots that likely contained residential properties before demolition. It is clear that a high percentage of the residential properties in these areas are in sub-standard condition. This is most likely due to the age of the property and the amount of vacancy in the area.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Census tracts 402 and 404-410 have above average levels of minorities and/or low income residents and have been determined areas of concentrations. Target areas the City will focus on for the 2015-2019 Consolidated Plan includes South Troy and Lansingburgh. Block groups within census tracts 401, 403, 411, and 413 are also considered low-income concentrations.

HUD defines areas of racial or ethnic concentration as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the City's overall percentage. The definition of a low-income concentration is that the Area Median Income of a Block Group must be below 50% of the Area Median Income for the Metropolitan Statistical Area (MSA).

Maps attached to this Consolidated Plan demonstrate areas of low-income, racial, and ethnic concentrations.

### **What are the characteristics of the market in these areas/neighborhoods?**

Typically distressed neighborhoods have an older housing stock, higher vacancy rates, and are areas of low and moderate income concentration, as well as minority concentration. These target areas also often have higher crime rates and quality of life issues like poor home maintenance and litter.

From a community development perspective, extreme-poverty neighborhoods, blighted areas, distressed communities, low-and moderate-income census tracts, and neighborhoods characterized by high levels of poverty are often host to a wide range of social and economic ills, including violence, drug abuse, inadequate schools, and little legal commercial activity.

## **Are there any community assets in these areas/neighborhoods?**

The City conducted an infrastructure needs assessment in 2010 which identified assets in the target areas and also identified needs of the target areas.

### **North Central Troy**

#### *Parks, Recreation Facilities, Trails & Community Gardens:*

- Presently there is one park in NCT (7<sup>th</sup> and Ingalls) and the park is satisfactory but does not utilize the full property. The greatest need is the replacement of existing equipment, upgrading the site and possibly adding additional elements.
- From Middleburgh north to 103<sup>rd</sup> Street is an asphalt multi-use trail which continues into Frear Park just to the north. The trail is in need of improvements and basic maintenance.
- The Capital District Community Gardens organization has 3 sites in NCT with 4 others just outside the area. It appears to be a successful program that should be encouraged to continue.

#### *Streetscapes and Gateways:*

- In NCT there are no notable gateways since you are already within the city but one should note that Jay Street serves a similar function in that it leads directly onto the entry ramp to access Route 7 west over the Collar City Bridge.
- There are numerous portions of the streets which have deficient streetscapes and need improvements. They are located throughout NCT.

### **South Troy**

#### *Parks, Recreation Facilities, Trails & Community Gardens:*

- Presently there is one park in ST (Canal & 3<sup>rd</sup> Street). It is primarily geared for young children and generally appears satisfactory. The greatest need is the replacement of existing equipment and upgrading the overall site.
- The other facility in ST is the swimming pool located off 4<sup>th</sup> Street near Tyler. The facility is heavily used and showing signs of significant deterioration (failing wall, decking, non-functioning wading pool, etc.). Significant improvements are needed.
- The Stow Avenue neighborhood has no public facilities and yet includes or is adjacent to several housing complexes.
- The Capital District Community Gardens organization has only 1 site in ST. Being such a successful program, additional sites should be promoted.

#### *Streetscapes and Gateways:*



- In ST there are three notable gateways/intersections as you first enter the City after crossing the Menands Bridge. First is the initial light at the High/Stow/Morrison intersection which lacks any appeal, has a barren small island and highly visible slope with stone and a few scrub trees. The second just follows that at the Burden/Mill intersection with the mural wall and a much improved overall appearance and appeal. The third is at the Main/1<sup>st</sup>/4<sup>th</sup> Streets intersection where a used car dealership is located and the entire visible lot is occupied by cars....not good.
- There are numerous portions of the streets both in the Stow area and the 1<sup>st</sup>/4<sup>th</sup> Street vicinity which have deficient streetscapes and need improvements. They are located throughout ST.

### **Are there other strategic opportunities in any of these areas?**

There are few commercial or service businesses in the North Central and South Troy target areas. Scattered through the residential areas there are a few neighborhood businesses, but they certainly cannot meet the needs of the residents. It would appear that for products such as groceries and basic clothing needs that a resident must leave the area to purchase such items. There is a more commercial area around the River Street area to the River itself, which has a high number of commercial buildings, but many are vacant and most do not offer products that meet the needs of the residents. The commercial buildings that are not vacant and are in use are mainly for warehousing or other similar commercial activities.

The City of Troy's Housing and Community Development Department has developed a strategy for neighborhood revitalization throughout the target areas of North Central Troy, South Troy, and Lansingburgh. The City utilizes its CDBG funds to make much needed housing and infrastructure improvements to low-income target areas. The City of Troy will undertake a variety of community development activities including: street improvements; sidewalks & curbing; street lighting; water/sewer improvements; catch basin improvements; handicap access improvements; street trees; and code enforcement.

The City will also maintain and improve affordable housing opportunities in the target areas by: demolishing/stabilizing vacant buildings (eliminating blighting conditions); implementing a vacant building registry; providing housing rehabilitation services to low-income households; and providing homeownership down-payment assistance.

The City's Planning and Zoning Department has also been conducting several projects that may enhance target areas. The South Troy Industrial Park Road is a major component of the Working Waterfront Revitalization Plan which will significantly enhance and improve the neighborhood's quality of life. It will also increase the use of the area for industrial purposes by providing an access road for freight and passenger traffic, while avoiding the push of the industrial traffic into surrounding neighborhoods. The original plan provided for the road to run from the Menands Bridge to Congress Street. In 2008, the Department of Transportation allowed for consideration of a Mill Street terminus as a design alternative. Throughout 2009 and 2010, Creighton Manning has worked to come up with several design alternatives and currently have narrowed the design choices to two alternatives. The most recent design

alternatives will accommodate County Waste operations and any new potential development on the former King Fuels site.

The proposed South Troy Riverfront Bikeway/Walkway is another major component of the Working Waterfront Revitalization Plan. The bikeway/walkway will be designed to provide a recreational atmosphere in the South Troy Development District while coexisting with the adjacent uses such as business parks, research and industrial facilities, and the proposed Industrial Park Road.

The City of Troy, in partnership with, the North Central Troy Community Empowerment Corporation (NCTCEC), recognizes that we must develop a more holistic approach to community development in certain distressed communities. An approach that not only addresses the increasingly complex needs and concerns of our children, youth, adults and senior citizens but also the broader based and deeply rooted issues of poverty, education, unemployment and crime that plague a number of Rensselaer County's urban and rural communities like North Central Troy.

The City of Troy, through its Community Development Block Grant programming, has committed resources both directly and indirectly to activities that are focused on mitigating these issues. NCTCEC is a community development agency with a broad range of prevention and intervention strategies that are growing in this neighborhood and the demand for services is increasing even as the funding for services and programs is becoming scarcer.

It will be the charge of NCTCEC to aggressively pursue economic stability and encourage self-sufficiency within the North Central Troy community. NCTCEC envisions its role in North Central Troy as one that will serve to empower and support distressed and underserved residents with excellent, ethical and comprehensive programming, leadership, and services designed to help improve their overall quality of life and assist in their community's economic recovery. In providing these services, NCTCEC will be mindful of its responsibility to be respectful of its client's personal dignity. It is expected that all NCTCEC programs and staff will reflect its core values.

The Brownfields Opportunity Area grant provided a redevelopment plan in the North Troy Area from 103<sup>rd</sup> Street south to the Green Island Bridge. The study involved an examination of the following:

- Clean-up and Re-use North Central's Brownfield, Vacant and Underutilized Sites;
- Create Employment Opportunities In the Community that can Employ Members of the Community;
- Encourage sustainable and complimentary economic development;
- Encourage the Tradition of Home Ownership for Existing and New Residents of North Central Troy;
- Provide better and equal community access, participation and recreation opportunities for youth and elderly;
- Preserve, expand, and maintain community green space, river access, and neighborhood bicycle and pedestrian connections; and
- Encourage community pride and history and reduce fear and suspicion.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Troy's Strategic Plan will serve as a guide for addressing needs throughout the community for 2015-2019. Utilizing data gathered from the Housing and Homeless Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation the City has identified its priorities for allocating funds for the next five years. The Strategic Plan outlines goals and objectives for addressing need and indicates proposed accomplishments expected during the Consolidated Plan period.

### Strategic Principles

Using funds in a way that will benefit the greatest number of people to the greatest extent possible, but at the same time target low and moderate income residents is the overarching goal of the City's 2015-2019 Strategic Plan. The City will utilize its HOME and ESG programs to address housing and homeless needs. However, the City will largely utilize CDBG funds in its strategic approach to alleviate poverty through various community development activities focused on neighborhood revitalization. In order to achieve this goal the City proposes to commit its CDBG funds towards programs and projects that focus on fixed tangible assets in the form of physical and social infrastructure improvements. Neighborhood infrastructure development that incorporates social design into physical improvements will change the neighborhood landscape and significantly improve the social connectedness of its residents. Community initiative is vital to revitalizing the health of a neighborhood and to the provision of a suitable living environment and economic sustainability for residents.

Evaluating and revising previous strategies on how to address poverty at the neighborhood level is imperative to the success of a community. By reinvesting in targeted neighborhoods through infrastructure and quality of life improvements the City can provide the necessary public goods that all strong neighborhoods need. Physical features of the urban environment influence the way city residents live and work, and they have a direct impact on mobility and social interactions. It is the purpose of the 2015-2019 Strategic Plan to provide fixed tangible infrastructure improvements creating safe, healthy, and sustainable neighborhoods for Troy residents, places that can serve as they have in the past, as launching pads for upward mobility.

Historically it has been demonstrated that directly funding beneficiaries does not serve the greatest benefit as it often does not provide a connection between the beneficiaries and the community. Demographic data shows high levels of in-migration and out-migration of residents that are at or below 80% median income. Many times social and economic factors force the population most at risk to frequently relocate to other areas to secure housing or job opportunities. Notwithstanding this demographic trend, all Troy residents should have the same opportunities in raising their families in safe stable neighborhoods, securing economic opportunity, and exchanging ideas in a socially connected community. The idea of providing direct benefits for a small number of lower income residents does not

achieve the City's objective in creating change at a magnitude equal to the demission of the problem. It stands to reason that neighborhood transformation may depend less on putting into place a model of comprehensive public service activities than on developing the capacity of neighborhood residents and community development to define and affect responses to local needs on a sustained basis. This is not to suggest public service programs, daycare and after school programs are unimportant. It suggests, instead, that these changes alone will be insufficient to achieve the kind of transformation distressed neighborhoods and its residents need. Unless community development and neighborhood capacity is strong, programs of social services, public service, crime reduction, etc. will achieve only a fraction of their potential without strong neighborhoods.

Investing in neighborhoods is the priority and purpose of the five-year strategic plan of the Consolidated Plan. The City of Troy will commit its Community Development Grant Funds over the next five-years to specific target areas in the city in order to make the social and physical impact that is needed. The target area plan is predicated on the philosophy that the city needs to stabilize its most challenged neighborhoods as a means to create citywide cohesiveness among all its neighborhoods.

All CDBG funded programs and activities within the five-year strategic plan as well as the annual action plan will be framed around specific needs within the designated target areas.

The challenge for the community development approach is to respond to these changing patterns of neighborhood poverty and to continue to work to reverse the effects of decades of disinvestment in low-income and minority communities. Residing in a poverty stricken neighborhood magnifies the challenges low-income residents face and exacts high social and economic costs. Living in extremely poor neighborhoods creates significant barriers to finding and traveling to jobs in other parts of a metropolitan area. Children who live in extremely poor urban neighborhoods are more likely to drop out before receiving a high school degree and are at a greater risk of engaging in criminal behavior and drug use. Reported incidents of depression, asthma, diabetes, and heart disease are all greater in high poverty neighborhoods. The lack of competition and market information in high poverty neighborhoods results in low-income families paying more for basic needs and services, such as groceries, financial services, auto insurance, and home mortgages, resulting in extra costs not suitable for low-income families.

Revitalizing neighborhoods and reducing concentrated poverty by providing access to quality affordable housing, strong public schools, convenient and comprehensive transportation options, living-wage jobs, and even access to supermarkets and parks and public spaces will significantly impact the cycle that keeps low-income families from progressing economically. A true rebirth of distressed areas will only occur if we develop target areas to create neighborhoods of choice for individuals and families with a broad range of incomes and neighborhoods of connection that are fully linked to the city as a whole. Creating neighborhood change at the physical level will foster social capital and social cohesion that will inevitably reverse alienation and disconnectedness so prevalent in many neighborhoods today.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

1	<b>Area Name:</b>	South Troy
	<b>Area Type:</b>	Local Target Area
	<b>Other Target Area Description:</b>	NA
	<b>HUD Approval Date:</b>	NA
	<b>% of Low/ Mod:</b>	71%
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	Sidewalks, curbs, streetpaving etc.
	<b>Identify the neighborhood boundaries for this target area.</b>	Census Tract 409 – Block Groups 3000 and 4000. 1 <sup>st</sup> thru 4 <sup>th</sup> Street, Jackson Street to Canal Street.
	<b>Include specific housing and commercial characteristics of this target area.</b>	High concentration of low-income housing with limited commercial opportunity.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Needs Assessment identified area as low-income concentration with older housing stock. Consultation and Community Meetings identified area as a high priority area in need of substantial revitalization.
	<b>Identify the needs in this target area.</b>	Complete neighborhood revitalization – streets, curbs, sidewalks, lighting, tree planting, accessibility, street markings and signage etc.
	<b>What are the opportunities for improvement in this target area?</b>	Opportunity to improve infrastructure to provide a suitable living environment and maintain affordable housing stock.
	<b>Are there barriers to improvement in this target area?</b>	NA

2	<b>Area Name:</b>	Lansingburgh
	<b>Area Type:</b>	Local Target Area
	<b>Other Target Area Description:</b>	NA
	<b>HUD Approval Date:</b>	NA
	<b>% of Low/ Mod:</b>	At least 51%
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	Sidewalks, curbs, streetpaving etc.
	<b>Identify the neighborhood boundaries for this target area.</b>	TBD
	<b>Include specific housing and commercial characteristics of this target area.</b>	High concentration of low-income housing with limited commercial opportunity.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Needs Assessment identified area as low-income concentration with older housing stock. Consultation and Community Meetings identified area as a high priority area in need of substantial revitalization.
	<b>Identify the needs in this target area.</b>	Complete neighborhood revitalization – streets, curbs, sidewalks, lighting, tree planting, accessibility, street markings and signage etc.
	<b>What are the opportunities for improvement in this target area?</b>	Opportunity to improve infrastructure to provide a suitable living environment and maintain affordable housing stock.
	<b>Are there barriers to improvement in this target area?</b>	NA

**Table 45 - Geographic Priority Areas**

## **General Allocation Priorities**

### **Describe the basis for allocating investments geographically within the jurisdiction.**

The city has identified two target areas for reinvestment for the next five-years. These target areas were identified through a community assessment process including, census and demographic data, community needs assessment, housing market analysis, and community participation. The two target areas include the South Troy neighborhood and Lansingburgh. These two target areas represent the highest residential densities, highest concentration of low income residents, highest concentration of subsidized units, highest concentration of poverty, highest number of vacant building and surplus housing units, largest decline in assessed taxable property values and the largest outmigration of residents and family households.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

1	Priority Need Name	Recreation
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Troy
	Associated Goals	Neighborhood Livability
	Description	Fund the City of Troy's Recreation Department to provide suitable living environment enhance neighborhood assets for Troy residents
	Basis for Relative Priority	Needs Assessment
2	Priority Need Name	Code Enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Troy
	Associated Goals	Neighborhood Livability
	Description	Provide suitable living environment and maintain existing affordable housing stock through code enforcement.
	Basis for Relative Priority	Needs Assessment
3	Priority Need Name	Homeowner Solar Energy PILOT Program
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Troy
	Associated Goals	Neighborhood Livability

	<b>Description</b>	Provide suitable living environment and maintain affordable housing stock by enhancing homes to be energy efficient.
	<b>Basis for Relative Priority</b>	Needs Assessment
4	<b>Priority Need Name</b>	Lansingburgh Reinvestment Target Area
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	City of Troy – Lansingburgh Target Area
	<b>Associated Goals</b>	Neighborhood Livability
	<b>Description</b>	Provide a suitable living environment through revitalization activities such as curbs, sidewalks, street improvements, lighting, street markings, signage etc.
	<b>Basis for Relative Priority</b>	Needs Assessment
5	<b>Priority Need Name</b>	Homebuyer Incentive Program
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	City of Troy
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	Provide affordable housing opportunities for low-income persons. Provide financial assistance for first-time homebuyers.
	<b>Basis for Relative Priority</b>	Needs Assessment
6	<b>Priority Need Name</b>	CHDO Housing Rehabilitation/New Construction
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate



	<b>Geographic Areas Affected</b>	City of Troy
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	Support affordable housing activities by funding a CHDO to implement affordable housing activities such as housing rehabilitation or new construction of affordable units.
	<b>Basis for Relative Priority</b>	Needs Assessment
7	<b>Priority Need Name</b>	TBRA Rental Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	City of Troy
	<b>Associated Goals</b>	Decent Housing
	<b>Description</b>	Provide rental assistance/utility assistance to low-income persons to support decent and affordable housing.
	<b>Basis for Relative Priority</b>	Needs Assessment
8	<b>Priority Need Name</b>	Homeless Prevention, Emergency Shelter, Rapid Re-housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	City of Troy
	<b>Associated Goals</b>	Homeless Prevention
	<b>Description</b>	Provide funds to CARES to administer homeless prevention, emergency shelter, rapid re-housing activities.
	<b>Basis for Relative Priority</b>	Needs Assessment

**Table 46 – Priority Needs Summary**

## **Narrative (Optional)**

Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).

HUD has also established Performance Objectives and Performance Outcomes that are used as the basis for assigning priorities to needs for which funding is allocated.

### **Performance Objectives:**

- Create suitable living environments
- Provide decent affordable housing
- Create economic opportunities (especially for low-to-moderate income citizens)

### **Performance Outcomes:**

- Availability/Accessibility
- Affordability
- Sustainability (promoting livable or viable communities)

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The high level of cost burden among low-income households. The City of Troy and Troy Housing Authority provide TBRA.
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	The age of housing stock and number of public housing units available in the City. The City of Troy will work with a CHDO in constructing new units.
Rehabilitation	The age of housing stock.
Acquisition, including preservation	The availability of tax delinquent and foreclosed properties located in the City. The City of Troy does not directly fund acquisition activities.

**Table 47 – Influence of Market Conditions**

## **SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

This section outlines CDBG, HOME, and ESG funding the City of Troy anticipates receiving on an annual basis for the 2015-2019 period covered by this Consolidated Plan.

The City of Troy's anticipated annual allocations include:

- CDBG - \$1,651,237 with \$6,604,948 available for the remainder of the Consolidated Plan.
- HOME - \$432,579 with \$1,730,316 available for the remainder of the Consolidated Plan.
- ESG - \$149,160 with \$596,640 available for the remainder of the Consolidated Plan.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Planning/Administration.  Neighborhood Livability activities: <ul style="list-style-type: none"> <li>• Recreation;</li> <li>• Code Enforcement;</li> <li>• Solar Energy Program;</li> <li>• Neighborhood Revitalization.</li> </ul>	\$1,651,237	0	0	\$1,651,237	\$6,604,948	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.
HOME	Federal	Planning/Administration;  Homebuyer Incentive Program.  CHDO Housing Rehabilitation/New Construction.	\$432,579	0	0	\$432,579	\$1,730,316	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions

ESG	Federal	Planning/Administration.  Homeless activities: <ul style="list-style-type: none"> <li>• Prevention.</li> <li>• Emergency Shelter.</li> <li>• Rapid Re-Housing.</li> </ul>	\$149,160	0	0	\$149,160	\$596,640	The Emergency Shelter Grant Program is a program that provides resources to address homeless and special needs.
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**Table 48 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.**

### **Leverage**

The City leverages other sources of funding when possible to supplement CDBG projects and provide maximum assistance in meeting community needs. In conjunction with its HOME Down payment assistance grant, the City leverages public/private funds from local housing agencies, including funds from the Department of Housing and Community Renewal and HUD. These funds are used to support and strengthen the city's efforts in housing education and rehabilitation projects. The Troy Housing Authority under its section 8 program, provided subsidies towards home mortgages for first time homebuyers enrolled in the THA section 8 program and that participate in the City's Homebuyer Incentive Program. Funds are also leveraged from local banks through Individual Deposit Assistance match savings program. Grant funds from the Federal Home Loan Bank of New York provide a \$4 to \$1 match on individual IDA savings accounts – used for closing costs or down payment.

### **Match**

The City of Troy's housing programs use in conjunction with its HOME Down payment assistance grant, public/private funds from the Albany Affordable Housing Program. The Albany Housing Program includes public funds from Fannie Mae, as well as private funding from local banks.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Troy Housing and Community Development	Local Government	CDBG, HOME Administrator	City of Troy
CARES Inc.	Non-Profit	ESG Administrator	City of Troy
CHDO	CHDO	Housing Rehabilitation/New Construction	City of Troy
Troy Housing Authority	PHA	Public Housing/Housing Choice Voucher Program	City of Troy
Public Service Agencies: YWCA Roarke Center Unity House TAUM Joseph's House Legal Aid	Non-Profits	Homeless Activities / Non-Homeless Special Needs Activities	City of Troy

**Table 49 - Institutional Delivery Structure**

### Assessment of Strengths and Gaps in the Institutional Delivery System.

Through efforts to assure capable staffing, organization, and agency coordination the City of Troy has been successful in developing a system that assures programs are implemented, administered, and delivered in a functional and efficient manner. Though there are no identifiable gaps the City is always prepared for possible and common gaps that may surface such as:

- Lack of informational outreach to the public; and
- Lack of knowledge of available resources.

The City strives to eliminate these gaps through the citizen participation process and by providing information and referrals to the public regarding its programs and services.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	x		x
Legal Assistance	x	x	x
Mortgage Assistance			
Rental Assistance	x	x	x
Utilities Assistance	x	x	x
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	x		
Other Street Outreach Services	x	x	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	x		x
Child Care	x		
Education	x		
Employment and Employment Training	x		
Healthcare	x		x
HIV/AIDS	x		x
Life Skills	x	x	x
Mental Health Counseling	x	x	x
Transportation	x		
<b>Other</b>			
Other			

**Table 50 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).**

The City of Troy's participation in the Troy/Rensselaer County Continuum of Care and relationship with CARES Inc., allows for a coordinated system for the delivery of services to meet homeless needs. Providing funding for the lead agency of the CoC to administer ESG activities such as homeless prevention, emergency shelter, and rapid re-housing activities ensures that the homeless and special needs populations are receiving the services needed through a structures delivery system.

United Way of the Greater Capital Region has partnered with regional United Ways covering 12 counties, multiple service providers, and state and local government to make 2-1-1 a reality in the Capital Region. The Regional 2-1-1 Collaborative has engaged local and state governments, agencies, business leaders, information and referral specialists and community volunteers to create a system that



matches a caller's need with the right agency to assist. The partnership is known as *United Way 2-1-1 Northeast Region*. This coordination of effort not only reduces costs to provide this service but also allows the City of Troy to provide a much greater level of service to include; use of "211" for ease of dialing, 24-7 service, text and chat services and a fully integrated data base for maintaining information on services available in the local area and greater reporting capability.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.**

Because of the increased demand for assistance and decreasing donor contributions, the cost burden placed on service providers to help with financial, rent, mortgage, and utility assistance has created a gap in available funds for assistance. Faith-based organizations are also attempting to fill the gap in services as local churches serve this at-risk population with food, clothing, prescription drugs, transportation and counseling assistance.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.**

The CoC and the City continue to work with key stakeholders to ensure that CoC, ESG, private and other government funds are most effectively utilized in order to prevent and end homelessness. This coordination created additional financial assistance, legal assistance, and case management programs for those at risk of homelessness and those in need of rapid re-housing.

The CoC has also set the following goals to address priority needs:

- Develop and secure resources to address unique needs of chronic homeless persons.
- Coordinate efforts within the community to address the needs of persons who are chronically homeless.
- Create additional units of permanent housing for homeless individuals and families.

**SP-45 Goals Summary – 91.215(a)(4)**
**Goals Summary Information**

<b>Sort Order</b>	<b>Goal Name</b>	<b>Start Year</b>	<b>End Year</b>	<b>Category</b>	<b>Geographic Area</b>	<b>Needs Addressed</b>	<b>Funding</b>	<b>Goal Outcome Indicator</b>
<b>1</b>	Decent Housing	2015	2019	Affordable Housing	City of Troy	Housing Rehabilitation/New Construction  Homebuyer Incentive Program  Homeless Prevention, Emergency Shelter, Rapid Re-Housing	HOME \$1,946,610  ESG \$689,125	Units Constructed #5  Persons Receiving Direct Financial Assistance #65  Persons Receiving Direct TBRA Assistance #75  Homeless/At-Risk/Non-Homeless Special Needs Persons Served #3,250
<b>2</b>	Neighborhood Livability	2015	2019	Suitable Living Environment	City of Troy	Recreation  Code Enforcement  Homeowner Solar Energy Program  Lansingburgh Reinvestment Target Area	CDBG \$6,875,000	Persons Served by Recreation Improvements #20,000  Units Improved through Code Enforcement #18,500  Units Improved through Solar Energy Program #25  Persons with Access to Suitable Living Through Infrastructure Improvements #20,000 (10 Blocks)

<b>3</b>	Planning & Administration	2015	2019	Administration	City of Troy	Housing Rehabilitation/New Construction  Homebuyer Incentive Program  Homeless Prevention, Emergency Shelter, Rapid Re-Housing  Recreation  Code Enforcement  Homeowner Solar Energy Program  Lansingburgh Reinvestment Target Area	HOME \$216,285  ESG \$55,875  CDBG \$1,381,185	NA
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**Table 51 – Goals Summary**

## Goal Descriptions

1	Goal Name	Decent Housing
	Goal Description	Support the national objective of providing decent affordable housing through rehabilitation of substandard housing and construction of new units, purchase assistance, and activities serving the homeless, prevention, emergency shelter, and rapid re-housing.
2	Goal Name	Neighborhood Livability
	Goal Description	Support the national objective of providing a suitable living environment through public facility and infrastructure projects, code enforcement, solar energy program, and neighborhood revitalization.
3	Goal Name	Planning & Administration
	Goal Description	Administration of CDBG, HOME, and ESG programs.

### **Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2).**

The City of Troy will provide affordable housing opportunities for over 145 families or households through new construction, purchase assistance, and TBRA activities. In addition, through its ESG program, the City will assist approximately 3,250 at-risk individuals, families, or households by funding homeless prevention activities, emergency shelters, and rapid re-housing activities. Decent and affordable housing activities are targeted towards extremely low, low, and moderate-income individuals, families, or households.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Only 11% of the population in the City of Troy has been reported as having a disability and living under the poverty level. Therefore, the need for accessible units is not high. Currently, the City of Troy does not have vouchers designated for the disabled, however, tenants have the right to ask for reasonable accommodation according to federal regulations and THA is available to help locate accessible units if requested.

The THA will make reasonable accommodations for individuals with disabilities, consistent with Section 504 of the Rehabilitation Act of 1973, and the Fair Housing Amendments Act of 1988. The THA shall make its accessible units available to persons who have mobility impairments. In the event that no mobility-impaired applicants are available, those units shall be assigned to other applicants. However, applicants receiving accessible apartments shall be required to sign an agreement with the THA that shall state that “in the event a mobility impaired applicant becomes available and requires their unit, they shall be reassigned to another suitable unit within the THA”.

### **Activities to Increase Resident Involvements**

Working with the Troy Housing Authority, the City of Troy has developed a Community Housing Development Organization (CHDO) to encourage residents to become more involved and offer homeownership opportunities to Troy Housing Authority residents and low-income city residents. The responsibility of the CHDO will be to rehabilitate existing units or demolish and construct new housing units for residents that have completed the Troy Housing Authority’s self-sufficiency program or that are enrolled in the Homebuyer’s Incentive Program. The City, along with the housing authority, will continue to develop and evaluate the relationship with the Super NOFA and other HUD funding sources to successfully carry out strategic plan goals and ensure all resources are being utilized in providing homeownership opportunities to public housing residents.

In addition to the provision of housing, the Troy Housing Authority coordinates an array of programs and services intended to support residents in their efforts to attain self-sufficiency. These include HUD Family Self-Sufficiency (FSS) and Resident Opportunity and Self Sufficiency (ROSS) Programs, an AmeriCorps Program, as well as grant funded programs from the New York State Council on the Arts, the local Weed & Seed, several local banks, and several local colleges (Rensselaer Polytechnic Institute and Sage Colleges). The Troy Housing Authority also operates a summer youth employment program. Youth residing in public housing are provided with employment and meaningful experience in office work, food service, child care, grounds keeping and maintenance). Over the past summer, 60 youth were employed through this program. Most youth employment was funded through Troy Housing Authority operating expenses while others took part in a Youth Employment Program run by the Rensselaer County Department of Employment and Training.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No.

**Plan to remove the 'troubled' designation**

NA

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The City of Troy has established sufficient public policy regarding affordable housing however, the City will continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The City will also update their Analysis of Impediments to Fair Housing Choice which will include a complete evaluation and analysis of administrative policies and zoning codes. The more dominant factors contributing to affordable housing barriers within the City include:

- Low household income;
- High rental rates;
- Critical need for energy efficiency;
- Not preserving existing affordable units due to lack of maintenance or necessary rehabilitation;
- Lack of incentives to develop affordable housing; and
- Lack of/inadequate land that can be utilized to develop affordable housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

To assist in reducing barriers to affordable housing, the City will implement various programs targeted towards low-and moderate-income households. The City will create homeownership opportunities, develop new single-family homes, bring homes up to code through rehabilitation efforts, and reduce lead-paint hazards. These programs also assist in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

The City of Troy allocates approximately \$700,000 annually for rehabilitation/new construction, homebuyer incentive program, homeowner solar energy program, and code enforcement activities with a primary purpose of maintaining the affordable housing stock and sustaining safe and decent housing for the very low income residents.

In addition to the activities undertaken by the City, the Troy Housing Authority's activities are specifically intended to address barriers to affordable housing by providing economic subsidies to those most in need of affordable housing.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.**

The CoC has developed outreach procedures focused on collaborating with systems partners to identify and engage homeless households; specifically persons with disabilities and persons with limited English proficiency. Procedures include street outreach, drop-in center services and pantry and community meals to engage those who are least likely to request housing or services in the absence of special outreach. The CoC has worked diligently on outreach and engagement procedures which meet the clients where they are. Procedures focus on establishing rapport and forming a trusting relationship in order to effectively link clients with services including but not limited to, housing, mainstream benefits, employment and mental health/substance abuse treatment.

The CoC markets housing and supportive services to eligible persons who are least likely to request such services in the absence of outreach, specifically the chronic homeless and those who are not fluent in English. CoC providers create forms in multiple languages and have multilingual staff in order to eliminate communication barriers that block clients from accessing services. In addition, Joseph's House Outreach services were specifically designed to engage populations that would otherwise seek services.

The Outreach program works with unsheltered homeless individuals and encourages utilization of services through programs such as Unity House's day center with the ultimate goal of obtaining stable permanent housing and other supports to maintain housing. Further, CoC provider agencies perform outreach for many permanent housing programs through mental health and substance abuse treatment agencies to ensure individuals with disabilities are aware of housing opportunities.

### **Addressing the emergency and transitional housing needs of homeless persons.**

The CoC receives both local and state ESG funds. In FY 2013, of the \$116,472 in local ESG funds, a total of 32 percent funded prevention and rapid re-housing programs; thirteen percent for prevention programs and nineteen percent for RRH Programs. In FY 2013, of the \$679,109 in State ESG funds that come into Rensselaer County, 42 percent funded rapid re-housing and homelessness prevention programs of which 6% percent is for RRH and 36% is for Prevention. The state awards a three year competitive grant which received flat funding since 2012. In consultation with the CoC, in FY 2012, the City placed 60% funding for emergency shelter and allocated 40% for prevention. The rationale behind both these allocations was based on the success of HPRP and the allocation of funding between prevention and re-housing.

The CoC is currently in the process of creating a coordinated assessment system that will be used to ensure that homeless individuals and families are placed in the appropriate housing and provided appropriate services based on their level of need. Working in coordination with the City of Troy and current ESG providers, the Outreach Committee has been tasked with creating and ensuring implementation of a centralized assessment system. The first step in this process is to identify an entity to monitor the system once it has been designed.



The CoC has adopted a housing first approach and has encouraged all members to use this approach. Agencies such as the Joseph's House have offered permanent supportive housing without requiring services. What has been noted is that once clients feel safe and are stably housed, support services are more successful. In addition, the CoC has set a goal to expand its Housing First model to meet HUD's goal of dedicating 75% of all PSH beds to the Housing First Model; specifically to ensure a more rapid placement for families from homelessness into permanent housing. The CoC will continue to seek new sources of funding for those populations most hard to serve.

The Troy Housing Authority, a CoC member agency is fully engaged in the CoC's efforts to prevent and end homelessness. The Housing Authority is the grantee to 6 PSH rental programs (former Shelter Plus Care Programs) with a total project budget of over \$945,000. In addition, the Housing Authority's staff is an active CoC Member. The CoC is working in conjunction with the Housing Authority to increase access to subsidized and public housing for PSH clients and transition stable clients into the community with support service linkages. In 2013, the Housing Authority designated preference for homeless households.

The CoC coordinates with HOPWA, TANF, RHY, Head Start and private entities serving the homeless and those at risk of homelessness in the planning and operation of projects in order to ensure a full continuum of care. An example of this coordination is the operation of Unity House's HOPWA funds which come in through the City of Albany's grant. Through the CoC Outreach Committee representatives from the CoC, ESG, private and government funded housing services including emergency shelter, transitional housing, rapid rehousing, prevention services and permanent supportive housing programs work together to ensure that services are coordinated in an appropriate and efficient fashion for clients. In 2014, the committee will meet on a monthly basis and reports to the Board and membership quarterly.

The CoC has worked diligently with the City of Troy, Rensselaer County Department of Social Services and New York State Office of Temporary and Disability Assistance in order to most effectively utilize local and state ESG funding to prevent homelessness within the CoC geographic area. The CoC works with systems partners including the Albany City Mission, the VA and the Troy Housing Authority to ensure there is a no wrong door entry for those seeking assistance. Utilizing funds from the City and State, the CoC developed both financial assistance programs, legal assistance; including eviction prevention representation, and improving client participation within mainstream benefits and case management.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Returns to homelessness are documented within the HMIS, for participating programs. Currently the CARES Regional HMIS is a closed system due to community choice. However, due to providers collaborating and sharing client information during the administration of the HPRP program there is currently discussion on opening the system. The HMIS Lead is currently working with Foothold Technology to develop levels of data sharing in order to maximize the HMIS ability to track returns to homelessness while protecting consumer privacy. In addition, the Data Committee, specifically including non-HMIS mandated providers, has been formed and tasked with working on this issue. On the program level the CoC utilizes its street outreach program to ensure that clients do not return to homelessness. Outreach staff work with clients who are unstably housed and refer them to ESG funded prevention programs.

Currently, through the HMIS, the CoC is able to track the length of time individuals and families remain homeless within each HMIS participating program. At the System Administrator level, reports can be run to calculate the length of time a specific household has been active within the system over time. However, what is not yet available to the CoC is the ability to calculate the average length of stay for total households; nor can the CoC capture lengths of stay among providers that do not participate within the HMIS. The CoC, in coordination with the HMIS Lead Agency, is currently researching how HMIS can be used more efficiently to track the length of time households remain homeless. Discussions with the HMIS Software vendor, are ongoing. In addition, the Data Committee which specifically includes ESG providers and the City, has been tasked with working on tracking length of stay, in order to understand system wide lengths of homelessness.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The Coc has worked collaboratively with local and state funded entities to ensure proper discharge planning for youth in foster care. In Rensselaer County, the local DSS works in collaboration with the Commission on Economic Opportunity's youth-centered programs and the Unity House Young Adult program, both CoC Members, to provide discharge planning and after-care services to youth aging out of the foster care system, including housing placement assistance. In addition, Vanderheyden is the lead agency in the county to provide services to youth, and youth are encouraged by all agencies to remain in the foster care system and in receipt of services long enough to develop adequate independent living

skills. Upon discharge, youth routinely go to live with family or friends. In some cases, youth transition directly into permanent independent living situations. Youth are also often referred back to their county of origin as well as to non McKinney-Vento funded transitional or independent living programs offered through agencies such as Vanderheyden, Equinox, and Rehabilitation Support Services.

Within Rensselaer County, members of the Rensselaer County Homeless Services Collaborative, including Joseph's House, Unity House, and the YWCA coordinate with Samaritan and St. Mary's Hospitals to ensure discharges are made into appropriate permanent housing. In light of the recent NYS Health Homes initiative, the CoC expects many changes and improvements regarding hospital discharges. The

CoC, through the Outreach subcommittee, will work with the new "Med Home" model recently developed. Currently, hospitals provide patients with written discharge plans to which patients have to agree prior to being discharged. Individuals who require placement directly from the hospital to other inpatient and/or residential settings, including but not limited to nursing homes and rehabilitation facilities, are assisted to make such linkages through the TRIAD Adult Protective program which establishes a single point of entry for those needing long-term care. Upon discharge persons routinely move in with family or friends on a permanent basis or, if their health requires more stringent care, they are referred to a skilled nursing facility.

The CoC works diligently to ensure that NYS regulations governing the release of patients from mental health facilities are followed. Regulations mandate the provision of housing consistent with the level of care the patient requires and requires that a discharge plan is in place. Rensselaer County Department of Mental Health, in coordination with community providers, including Joseph's House, Unity House, and the YWCA, oversees the County's Single Point of Eligibility (SPOE) system that coordinates, facilitates and monitors access to structured opportunities for supervised mental health housing, mental health case management and urgent clinical care. Homeless persons with mental illness who are completing inpatient or residential mental health treatment are referred to the SPOE for housing placement. Upon discharge from mental health facilities persons frequently return to living independently or with family/friends on a permanent basis. For those requiring additional supports, Unity House operates a continuum of non-HUD-funded housing programs for persons with mental illness, including 42 Community Residence beds, 72 Transitional beds, and 67 Supported Housing beds.

Through the Outreach Subcommittee the CoC actively ensures that persons discharged from jail are not discharged into homelessness. The Reentry Task Force in Rensselaer County, monitored by the Department of Criminal Justice Services and in partnership with the County DA's Office, is responsible for discharge planning for offenders returning to the community. Discharge planning is conducted by a Reentry Coordinator who works with high-risk parolees, including those who are homeless, have a mental illness, or require substance abuse treatment. The Task Force meets quarterly, and a monthly case review work group, comprised of agencies such as Parole, DSS, Joseph's

House (an active CoC member), and the Department of Mental Health, meets to develop discharge plans. Upon discharge, individuals released from correctional facilities frequently move in with family

and friends, engage with non-HUD funded community based residential substance abuse treatment services offered by Hudson Mohawk Recovery Center or 820 River Street, or receive short term housing assistance from the Department of Social Services.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards.**

The majority of Troy's housing stock was built prior to 1939 increasing the possibility of lead related health hazards. The City of Troy is committed to reducing lead-based paint risks and works with lead certified contractors to perform extensive lead paint inspections, risk assessments, and clearance reports for the City's rehabilitation and down-payment assistance programs. The City implements a housing rehabilitation program and continues to operate this program within the HUD Lead-Safe Housing regulations. The rehabilitation program offered through the City assists in reducing lead hazards by focusing on code compliance. The City ensures that educational workshops are offered, staff is appropriately trained in lead-based paint, pamphlets are distributed, inspections and assessments are conducted when required, and that contractors trained in lead safe practices are used. The City continues to coordinate with the Rensselaer County Health Department when appropriate by providing referrals to the department which provides an abundance of information and resources regarding lead-based paint hazards.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Lead is a toxic metal that was used for many years in paint and was banned for residential use in 1978. Exposure to lead can result in health concerns for both children and adults. Children under six years of age are most at risk because their developing nervous systems are especially vulnerable to lead's effects and because they are more likely to ingest lead due to their more frequent hand-to-mouth behavior. The strategy above, which is followed by the City of Troy in the implementation of its programs, helps to reduce lead hazards in the City's affordable housing stock.

### **How are the actions listed above integrated into housing policies and procedures?**

The City of Troy has written policies for its rehabilitation program and also follows HUDS regulations for lead-based paint best practices. Some policies include:

- The City's Housing Coordinator will inspect/test any rehabilitation projects where lead safe regulations are triggered by the homes age or scope of work.
- Contracts for rehabilitation where a home is pre-1978 will only be awarded to a contractor, or subcontractor with a Lead: Renovation, Repair and Painting certification.
- When federal funds are being used, an Environmental Review Worksheet to include a Lead Safe Housing Rule checklist is included. If any items are triggered a decision is made on whether to mitigate or look for other funding sources for the project.
- The Owner-Occupied Housing Rehabilitation program provides the general rehabilitation necessary to bring the structure into compliance with applicable building codes, rehabilitation standards, and lead-based paint regulations.
- Costs of inspecting, testing, and abatement of lead-based paint and asbestos containing materials pursuant to applicable regulations are eligible program costs.
- Homeowner will be provided with the requisite brochure and homeowner must sign a certification that they have reviewed and understand the lead paint information.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families.**

The City of Troy is committed to eliminating the effects of poverty among its residents for those who fall on hard times, those who through no fault of their own find it difficult to care for themselves, and those especially at risk; single mothers, children, disabled, low income and the elderly. City officials recognize that it may not be possible to end poverty all together, but is dedicated none the less to better understanding its causes and finding a way to reverse the cycle of privation. Moreover, the limited funding available is eclipsed by the need for affordable housing, daycare, job training, life skills, health care, nutrition, education, stable neighborhoods, and access to basic services. Even more, what is discouraging is that poverty rates have remained stagnant or in many instances have increased at all levels of poverty, suggesting that programs aimed at the low-income populations have failed to substantially reduce income inadequacy. What this suggests is that the city needs to look at more effective ways to diminish the effects of poverty. Programs and projects that have a broader impact on beneficiaries and their environment as a whole will be the City's anti-poverty strategy. Programs and projects that connect beneficiaries to their neighborhood and community through targeted physical neighborhood infrastructure improvements will have a greater impact on upward mobility than direct benefit programs. The City will also aim to eliminate effects of unstable neighborhoods where isolation among its residents exist. A great deal of research indicates that various forms of social isolation have damaging effects on health and social development. Projects and programs that create and promote social connectedness will allow residents, families, and children to interact within public spaces, recreational areas, and among other homeowners. These programs will help to build self-esteem, self-control, confidence, good decision making, and general social well-being among residents in targeted neighborhoods. These outcomes will help to eliminate poverty at a higher level by allowing low income people better opportunities in education and jobs.

It is poverty that is the focal point of the five-year strategic plan of the consolidated plan. The goals, objectives, projects, and programs of the plan are framed around the premise of reducing the impacts of poverty. The City of Troy recognizes that the best strategy in the fight against poverty is education and life sustaining jobs. However, the limits to which change can occur in these areas are constrained to some degree by larger forces beyond the City's control. None the less, the City does have the power to influence change at a more localized level of factors attributed to poverty. Improvement to the physical environment through neighborhood reinvestment and social capital investment the City can leverage change that will affect opportunities indirectly for the greater need in education and job creation and commercial development.

The City of Troy will continue to carry out goals and objectives established within the Consolidated Plan to assist in reducing poverty. The overarching goal of the plan to benefit the greatest number of people to the greatest extent possible will resonate throughout the anti-poverty strategy. The City of Troy will implement various programs and projects that have been identified as the most beneficial to its residents and to assisting families in need. In order to do this the city will take the most basic approach in target areas, focusing on improvements to the physical and social form of the environment. A

comprehensive plan of infrastructure improvements and social design will include sidewalk replacement, street paving, public safety improvements, streetscape improvements, vacant building demolition, park and public space improvements, homebuyer incentive programs, and neighborhood resident awareness outreach initiatives. These improvements will provide the basic public goods that neighborhoods and its residents need in order to increase their opportunity for upward mobility, access to public services, transportation, job and social connectedness.

**How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.**

The City will use its neighborhood infrastructure improvements to complement public service partners and their programs that focus on providing low-income families and individuals with the tools necessary to become self-sufficient and avoid poverty. The City's plan to reinvest and create stable neighborhoods will aid public service programs and their beneficiaries to better reach their full potential. The City will utilize its CDBG funds to offer safe, stable and socially connected neighborhoods as a way to assist children and help them thrive in their education. Providing the support necessary for successfully graduating increases future opportunities for employment and will enable them to provide for their families. The City coordinates with the Rensselaer County Department of Social Services to provide food, housing, and poverty assistance to low-income households or individuals and also offers daycare and afterschool programs to assist with childcare costs. This allows parents to pursue job training, attend adult education courses, or seek employment opportunities. Housing rehabilitation programs offered through the City to assist in maintaining affordable housing and reduce household costs are operated in conjunction with infrastructure projects, economic development projects, and homeless prevention programs as well. Coordinating these programs and offering assistance in various manners aids in reducing poverty throughout the City. The City also encourages subsidized housing providers to move from "housing only practices" and incorporate facilities, programs, and services that promote tenant transition to self-sufficiency. The City will also continue to work with various federal, state, and local agencies to leverage funding sources for the development of economic opportunities.



## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.**

The City conducts all monitoring in accordance with HUD regulations for the CDBG, HOME, and ESG programs. The City monitors a minimum of one-third of the projects funded each year. Guidelines have been developed for evaluating which projects will be monitored using criteria such as whether it is a newly funded project, projects that have continuously received funding but have not been monitored in the past three years, projects that have undergone restructuring or administratively there have been personnel changes, projects that have previously garnered significant findings, and projects receiving a large amount of funding.

The City conducts desk monitoring when reviewing documentation submitted from any sub-recipient such as applications for funding and quarterly reports. On-site monitoring is also conducted. In preparation for the on-site visit the City reviews file documentation kept by the Department of Housing and Community Development for each project. This includes an overview of the statement of work, budget, recent vendor claims, quarterly reports, and previous CAPERs. The City will coordinate with appropriate staff within the department that oversees the administration of the project to gather all relevant data. The on-site monitoring is a comprehensive review of the project and the City will observe the project in action if possible, results of the completed project, and all required documentation that should be kept by the sub-recipient in accordance with HUD regulations. The City is sure to ask all relevant questions regarding the project and the sub-recipients performance to ensure compliance with the Consolidated Plan and federal requirements. The City will provide a monitoring letter to the sub-recipient stating any findings, concerns, or recommendations that need to be resolved.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

This Annual Plan outlines CDBG, HOME, and ESG funding the City of Troy anticipates receiving on an annual basis for the 2015-2019 period covered by this Consolidated Plan.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Planning/Administration.  Neighborhood Livability activities: <ul style="list-style-type: none"> <li>• Recreation;</li> <li>• Code Enforcement;</li> <li>• Solar Energy Program;</li> </ul> Neighborhood Revitalization.	\$1,651,237	0	0	\$1,651,237	\$8,256,185	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

<b>HOME</b>	Federal	Planning/Administration;  Homebuyer Incentive Program.  CHDO Housing Rehabilitation/New Construction.	\$432,579	0	0	\$432,579	\$1,730,316	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions
<b>ESG</b>	Federal	Planning/Administration.  Homeless activities: <ul style="list-style-type: none"> <li>• Prevention.</li> <li>• Emergency Shelter.</li> <li>• Rapid Re-Housing.</li> </ul>	\$149,160	0	0	\$149,160	\$596,640	The Emergency Shelter Grant Program is a program that provides resources to address homeless and special needs.

**Table 52 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.**

### **Leverage**

The City leverages other sources of funding when possible to supplement CDBG projects and provide maximum assistance in meeting community needs. In conjunction with its HOME Down payment assistance grant, the City leverages public/private funds from local housing agencies, including funds from the Department of Housing and Community Renewal and HUD. These funds are used to support and strengthen the city's efforts in housing education and rehabilitation projects. The Troy Housing Authority under its section 8 program, provided subsidies towards home mortgages for first time homebuyers enrolled in the THA section 8 program and that participate in the City's Homebuyer Incentive Program. Funds are also leveraged from local banks through Individual Deposit Assistance match savings program. Grant funds from the Federal Home Loan Bank of New York provide a \$4 to \$1 match on individual IDA savings accounts – used for closing costs or down payment.

**Match**

The City of Troy's housing programs use in conjunction with its HOME Down payment assistance grant, public/private funds from the Albany Affordable Housing Program. The Albany Housing Program includes public funds from Fannie Mae, as well as private funding from local banks.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent Housing	2015	2016	Affordable Housing	City of Troy	Housing Rehabilitation/New Construction  Homebuyer Incentive Program  Homeless Prevention, Emergency Shelter, Rapid Re-Housing	HOME \$389,322  ESG \$149,160	Units Constructed #1  Persons Receiving Direct Financial Assistance #13  Persons Receiving Direct Rental Assistance through TBRA #15  Homeless/At-Risk/Non-Homeless Special Needs Persons Served #650

<b>2</b>	Neighborhood Livability	2015	2016	Suitable Living Environment	City of Troy	Recreation Code Enforcement  Homeowner Solar Energy Program  Lansingburgh Reinvestment Target Area	CDBG \$1,375,000	Persons Served by Recreation Improvements #4,000  Units Improved through Code Enforcement #3,700  Units Improved through Solar Energy Program #5  Persons with Access to Suitable Living Through Infrastructure Improvements #4,000
<b>3</b>	Planning & Administration	2015	2016	Administration	City of Troy	Housing Rehabilitation/New Construction  Homebuyer Incentive Program  Homeless Prevention, Emergency Shelter, Rapid Re-Housing  Recreation Code Enforcement  Homeowner Solar Energy Program  Lansingburgh Reinvestment Target Area	HOME \$43,257  ESG \$11,175  CDBG \$276,237	NA

**Table 53 – Goals Summary**

## Goal Descriptions

1	Goal Name	Decent Housing
	Goal Description	Support the national objective of providing decent affordable housing through rehabilitation of substandard housing and construction of new units, purchase assistance, and activities serving the homeless, prevention, emergency shelter, and rapid re-housing.
2	Goal Name	Neighborhood Livability
	Goal Description	Support the national objective of providing a suitable living environment through public facility and infrastructure projects, code enforcement, solar energy program, and neighborhood revitalization.
3	Goal Name	Planning & Administration
	Goal Description	Administration of CDBG, HOME, and ESG programs.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following details projects to be undertaken by the City of Troy in FY 2015.

#### Projects

#	Project Name
1	Recreation
2	Code Enforcement
3	Homeowner Solar Energy PILOT Program
4	Lansingburgh Reinvestment Target Area
5	Homebuyer Incentive Program
6	Housing Project Rehab/New Construction
7	TBRA Rental Assistance
8	CARES Inc.
9	Troy Area United Ministries
10	Joseph's House and Shelter
11	LASNYY
12	YWCA
13	Unity House of Troy
14	Catholic Charities

Table 54 – Project Information

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

In identifying priorities, the City uses a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community the City takes into consideration information from the Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation. The City assesses the amount of funding available, the target areas with the most need for assistance, and the type of activities that will best address those needs to determine geographical allocations.

The priority ranking system is as follows:

- High Priority: Activities determined as a critical need and will be funded during the Consolidated Plan period.
- Medium Priority: Activities determined to be a moderate need and may be funded during the Consolidated Plan period as funds are available.
- Low Priority: Activities determined as a minimal need and are not expected to be funded during the Consolidated Plan period.
- No Need: Activities determined as not needed or are being addressed in a manner outside of



the Consolidated Plan programs. Funding will not be provided for these activities during the Consolidated Plan period.

There are various elements that produce obstacles to meeting need within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to lack of funding. The City utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. Unemployment rates have increased adding to the number of families and individuals needing access to services and many times the capacity to fund and implement existing or additional programs is limited. Also, the scarcity of land that can be utilized to construct affordable housing becomes a barrier in meeting housing needs. The City utilizes its CDBG, HOME, and ESG funds to the fullest extent to assist in meeting underserved needs. Leveraging efforts with public and private funding agencies are also made to supplement federal funds and increase the resources available to address community needs.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Recreation
	<b>Target Area</b>	City of Troy
	<b>Goals Supported</b>	Neighborhood Livability
	<b>Needs Addressed</b>	Recreation Improvements
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Improvements to parks and recreational pathways to support a suitable living environment
	<b>Target Date</b>	6/30/16
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated to assist 4,000 persons targeted towards extremely low, low, and moderate-income families.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Park Improvements
2	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	City of Troy
	<b>Goals Supported</b>	Neighborhood Livability
	<b>Needs Addressed</b>	Code Enforcement
	<b>Funding</b>	CDBG: \$275,000
	<b>Description</b>	Bring housing up to code to support a suitable living environment
	<b>Target Date</b>	6/30/16
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated to assist 3,700 units targeted towards extremely low, low, and moderate-income families.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Code Enforcement
3	<b>Project Name</b>	Homeowner Solar Energy PILOT Program
	<b>Target Area</b>	City of Troy
	<b>Goals Supported</b>	Neighborhood Livability

	<b>Needs Addressed</b>	Affordable Housing –Energy Efficiency
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Housing repairs to promote energy efficiency
	<b>Target Date</b>	6/30/16
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated to assist 5 homeowners targeted towards extremely low, low, and moderate-income families.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Housing rehabilitation to include energy efficient repairs.
<b>4</b>	<b>Project Name</b>	Lansingburgh Reinvestment Target Area
	<b>Target Area</b>	Lansingburgh
	<b>Goals Supported</b>	Neighborhood Livability
	<b>Needs Addressed</b>	Infrastructure Improvements – Neighborhood Revitalization
	<b>Funding</b>	CDBG: \$1,000,000
	<b>Description</b>	Promote a suitable living environment through neighborhood revitalization.
	<b>Target Date</b>	6/30/16
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated to assist 4,000 persons targeted towards extremely low, low, and moderate-income families.
	<b>Location Description</b>	Lansingburgh Target Area
	<b>Planned Activities</b>	Curbs, Street Improvements, Lighting, Signage, ADA accessibility ramps
<b>5</b>	<b>Project Name</b>	Homebuyer Incentive Program
	<b>Target Area</b>	City of Troy
	<b>Goals Supported</b>	Decent Housing
	<b>Needs Addressed</b>	Purchase Assistance, Affordable Housing
	<b>Funding</b>	HOME: \$250,000
	<b>Description</b>	Support affordable housing by providing direct financial assistance to homebuyers
	<b>Target Date</b>	6/30/16

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated to assist 13 persons targeted towards extremely low, low, and moderate-income families.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Direct financial assistance to homebuyers
<b>6</b>	<b>Project Name</b>	Housing Project Rehab/New Construction – CHDO
	<b>Target Area</b>	City of Troy
	<b>Goals Supported</b>	Decent Housing
	<b>Needs Addressed</b>	Housing Rehabilitation/Construction of new units
	<b>Funding</b>	HOME: \$89,322
	<b>Description</b>	Maintain existing affordable housing through rehabilitation/new construction of affordable units
	<b>Target Date</b>	6/30/16
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated to assist 1 unit targeted towards extremely low, low, and moderate-income families.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Housing Rehabilitation/New Construction of Units
<b>7</b>	<b>Project Name</b>	TBRA Rental Assistance
	<b>Target Area</b>	City of Troy
	<b>Goals Supported</b>	Decent Housing
	<b>Needs Addressed</b>	Rental Assistance – Decent Housing
	<b>Funding</b>	HOME: \$50,000
	<b>Description</b>	Provide rental and utility assistance to at-risk persons to provide decent affordable housing.
	<b>Target Date</b>	6/30/16
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated to assist 15 persons targeted towards extremely low, low, and moderate-income families.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Housing Rehabilitation/New Construction of Units
<b>8</b>	<b>Project Name</b>	Homelessness
	<b>Target Area</b>	City of Troy

<b>Goals Supported</b>	Homeless Prevention
<b>Needs Addressed</b>	Homeless, Non-Homeless Special Needs
<b>Funding</b>	ESG: \$149,160
<b>Description</b>	Fund sub-recipients for homeless prevention activities (CARES, YWCA, Roarke Center, Unity House, TAUM, Joseph's House, Catholic Charities)
<b>Target Date</b>	6/30/16
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated to assist 650 persons targeted towards extremely low, low, and moderate-income families, at-risk homeless, and non-homeless special needs populations.
<b>Location Description</b>	City Wide
<b>Planned Activities</b>	Homeless Prevention, Emergency Shelter, Rapid Re-Housing

## AP-50 Geographic Distribution – 91.220(f)

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.**

The city has identified two target areas for reinvestment for the next five-years. These target areas were identified through a community assessment process including, census and demographic data, community needs assessment, housing market analysis, and community participation. The two target areas include the South Troy neighborhood and Lansingburgh. These two target areas represent the highest residential densities, highest concentration of low income residents, highest concentration of subsidized units, highest concentration of poverty, highest number of vacant building and surplus housing units, largest decline in assessed taxable property values and the largest outmigration of residents and family households.

### Geographic Distribution

Target Area	Percentage of Funds
City Wide and South Troy/North Central Troy (Lansingburgh)	100%

**Table 55 - Geographic Distribution**

### Rationale for the priorities for allocating investments geographically

The City of Troy primarily funded activities benefitting census tracts 402 and 404-410 which have above average levels of minorities and/or low income residents. The City also funded activities in eligible block groups within census tracts 401, 403, 411, and 413.

In identifying priorities the City of Troy will use a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community the City of Troy will take into consideration information from the Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation. The City will assess the amount of funding available, the target areas within the city with the most need for assistance, and the type of activities that will best address those needs to determine geographical allocations.

The priority ranking system is as follows:

- **High Priority:** Activities determined as a critical need and will be funded during the Consolidated Plan period.
- **Medium Priority:** Activities determined to be a moderate need and may be funded during the Consolidated Plan period as funds are available.
- **Low Priority:** Activities determined as a minimal need and are not expected to be funded during the Consolidated Plan period.

- **No Need:** Activities determined as not needed or are being addressed in a manner outside of the Consolidated Plan programs. Funding will not be provided for these activities during the Consolidated Plan period.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

In FY2015 the City of Troy will support affordable housing using its CDBG, HOME, and ESG funds by providing housing rehabilitation/new construction, purchase assistance, solar energy efficiency, homeless prevention, emergency shelter, and rapid re-housing to attain sustainability for very low and low income persons.

One Year Goals for the Number of Households to be Supported	
Homeless	650
Non-Homeless	34
Special-Needs	0
Total	684

**Table 56 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	1
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	21

**Table 57 - One Year Goals for Affordable Housing by Support Type**



## **AP-60 Public Housing – 91.220(h)**

### **Actions planned during the next year to address the needs to public housing.**

The Troy Housing Authority (THA) will continue to manage 1,273 units of Low Income Public Housing, 791 Tenant-based Housing Choice Vouchers and 134 Project-based Housing Choice Vouchers. The Troy Housing Authority will also function as the managing partner for Kennedy Senior Housing Associates, owner and operator of Kennedy Towers, a 135 apartment Low Income Housing Tax Credit property.

The Troy Housing Authority will continue to receive Section 8 housing assistance program funding and utilize vouchers at 100%. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes. Eligible applicants are those whose income is within the limits as determined by HUD.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership.**

Working with the Troy Housing Authority, the City of Troy has developed a Community Housing Development Organization (CHDO) to encourage residents to become more involved and offer homeownership opportunities to Troy Housing Authority residents and low-income city residents. The responsibility of the CHDO will be to rehabilitate existing units or demolish and construct new housing units for residents that have completed the Troy Housing Authority's self-sufficiency program or that are enrolled in the Homebuyer's Incentive Program. The City, along with the housing authority, will continue to develop and evaluate the relationship with the Super NOFA and other HUD funding sources to successfully carry out strategic plan goals and ensure all resources are being utilized in providing homeownership opportunities to public housing residents.

In addition to the provision of housing, the Troy Housing Authority coordinates an array of programs and services intended to support residents in their efforts to attain self-sufficiency. These include HUD Family Self-Sufficiency (FSS) and Resident Opportunity and Self Sufficiency (ROSS) Programs, an AmeriCorps Program, as well as grant funded programs from the New York State Council on the Arts, the local Weed & Seed, several local banks, and several local colleges (Rensselaer Polytechnic Institute and Sage Colleges). The Troy Housing Authority also operates a summer youth employment program. Youth residing in public housing are provided with employment and meaningful experience in office work, food service, child care, grounds keeping and maintenance). Over the past summer, 60 youth were employed through this program. Most youth employment was funded through Troy Housing Authority operating expenses while others took part in a Youth Employment Program run by the Rensselaer County Department of Employment and Training.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.**

The Troy Housing Authority is in good standing and not designated as a troubled agency.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.**

The CoC has developed outreach procedures focused on collaborating with systems partners to identify and engage homeless households; specifically persons with disabilities and persons with limited English proficiency. Procedures include street outreach, drop-in center services and pantry and community meals to engage those who are least likely to request housing or services in the absence of special outreach. The CoC has worked diligently on outreach and engagement procedures which meet the clients where they are. Procedures focus on establishing rapport and forming a trusting relationship in order to effectively link clients with services including but not limited to, housing, mainstream benefits, employment and mental health/substance abuse treatment.

The CoC markets housing and supportive services to eligible persons who are least likely to request such services in the absence of outreach, specifically the chronic homeless and those who are not fluent in English. CoC providers create forms in multiple languages and have multilingual staff in order to eliminate communication barriers that block clients from accessing services. In addition, Joseph's House Outreach services were specifically designed to engage populations that would otherwise seek services.

The Outreach program works with unsheltered homeless individuals and encourages utilization of services through programs such as Unity House's day center with the ultimate goal of obtaining stable permanent housing and other supports to maintain housing. Further, CoC provider agencies perform outreach for many permanent housing programs through mental health and substance abuse treatment agencies to ensure individuals with disabilities are aware of housing opportunities.

### **Addressing the emergency shelter and transitional housing needs of homeless persons.**

The CoC receives both local and state ESG funds. In FY 2013, of the \$116,472 in local ESG funds, a total of 32 percent funded prevention and rapid re-housing programs; thirteen percent for prevention programs and nineteen percent for RRH Programs. In FY 2013, of the \$679,109 in State ESG funds that come into Rensselaer County, 42 percent funded rapid re-housing and homelessness prevention programs of which 6% percent is for RRH and 36% is for Prevention. The state awards a three year competitive grant which received flat funding since 2012. In consultation with the CoC, in FY 2012, the City placed 60% funding for emergency shelter and allocated 40% for prevention. The rationale behind both these allocations was based on the success of HPRP and the allocation of funding between prevention and re-housing.

The CoC is currently in the process of creating a coordinated assessment system that will be used to ensure that homeless individuals and families are placed in the appropriate housing and provided appropriate services based on their level of need. Working in coordination with the City of Troy and current ESG providers, the Outreach Committee has been tasked with creating and ensuring

implementation of a centralized assessment system. The first step in this process is to identify an entity to monitor the system once it has been designed.

The CoC has adopted a housing first approach and has encouraged all members to use this approach. Agencies such as the Joseph's House have offered permanent supportive housing without requiring services. What has been noted is that once clients feel safe and are stably housed, support services are more successful. In addition, the CoC has set a goal to expand its Housing First model to meet HUD's goal of dedicating 75% of all PSH beds to the Housing First Model; specifically to ensure a more rapid placement for families from homelessness into permanent housing. The CoC will continue to seek new sources of funding for those populations most hard to serve.

The Troy Housing Authority, a CoC member agency is fully engaged in the CoC's efforts to prevent and end homelessness. The Housing Authority is the grantee to 6 PSH rental programs (former Shelter Plus Care Programs) with a total project budget of over \$945,000. In addition, the Housing Authority's staff is an active CoC Member. The CoC is working in conjunction with the Housing Authority to increase access to subsidized and public housing for PSH clients and transition stable clients into the community with support service linkages. In 2013, the Housing Authority designated preference for homeless households.

The CoC coordinates with HOPWA, TANF, RHY, Head Start and private entities serving the homeless and those at risk of homelessness in the planning and operation of projects in order to ensure a full continuum of care. An example of this coordination is the operation of Unity House's HOPWA funds which come in through the City of Albany's grant. Through the CoC Outreach Committee representatives from the CoC, ESG, private and government funded housing services including emergency shelter, transitional housing, rapid rehousing, prevention services and permanent supportive housing programs work together to ensure that services are coordinated in an appropriate and efficient fashion for clients. In 2014, the committee will meet on a monthly basis and reports to the Board and membership quarterly.

The CoC has worked diligently with the City of Troy, Rensselaer County Department of Social Services and New York State Office of Temporary and Disability Assistance in order to most effectively utilize local and state ESG funding to prevent homelessness within the CoC geographic area. The CoC works with systems partners including the Albany City Mission, the VA and the Troy Housing Authority to ensure there is a no wrong door entry for those seeking assistance. Utilizing funds from the City and State, the CoC developed both financial assistance programs, legal assistance; including eviction prevention representation, and improving client participation within mainstream benefits and case management.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were**

### **recently homeless from becoming homeless again.**

Returns to homelessness are documented within the HMIS, for participating programs. Currently the CARES Regional HMIS is a closed system due to community choice. However, due to providers collaborating and sharing client information during the administration of the HPRP program there is currently discussion on opening the system. The HMIS Lead is currently working with Foothold Technology to develop levels of data sharing in order to maximize the HMIS ability to track returns to homelessness while protecting consumer privacy. In addition, the Data Committee, specifically including non-HMIS mandated providers, has been formed and tasked with working on this issue. On the program level the CoC utilizes its street outreach program to ensure that clients do not return to homelessness. Outreach staff work with clients who are unstably housed and refer them to ESG funded prevention programs.

Currently, through the HMIS, the CoC is able to track the length of time individuals and families remain homeless within each HMIS participating program. At the System Administrator level, reports can be run to calculate the length of time a specific household has been active within the system over time. However, what is not yet available to the CoC is the ability to calculate the average length of stay for total households; nor can the CoC capture lengths of stay among providers that do not participate within the HMIS. The CoC, in coordination with the HMIS Lead Agency, is currently researching how HMIS can be used more efficiently to track the length of time households remain homeless. Discussions with the HMIS Software vendor, are ongoing. In addition, the Data Committee which specifically includes ESG providers and the City, has been tasked with working on tracking length of stay, in order to understand system wide lengths of homelessness.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The CoC has worked collaboratively with local and state funded entities to ensure proper discharge planning for youth in foster care. In Rensselaer County, the local DSS works in collaboration with the Commission on Economic Opportunity's youth-centered programs and the Unity House Young Adult program, both CoC Members, to provide discharge planning and after-care services to youth aging out of the foster care system, including housing placement assistance. In addition, Vanderheyden is the lead agency in the county to provide services to youth, and youth are encouraged by all agencies to remain in the foster care system and in receipt of services long enough to develop adequate independent living skills. Upon discharge, youth routinely go to live with family or friends. In some cases, youth transition directly into permanent independent living situations. Youth are also often referred back to their county of origin as well as to non McKinney-Vento funded transitional or independent living programs offered through agencies such as Vanderheyden, Equinox, and Rehabilitation Support Services.

Within Rensselaer County, members of the Rensselaer County Homeless Services Collaborative, including Joseph's House, Unity House, and the YWCA coordinate with Samaritan and St. Mary's Hospitals to ensure discharges are made into appropriate permanent housing. In light of the recent NYS Health Homes initiative, the CoC expects many changes and improvements regarding hospital discharges. The

CoC, through the Outreach subcommittee, will work with the new "Med Home" model recently developed. Currently, hospitals provide patients with written discharge plans to which patients have to agree prior to being discharged. Individuals who require placement directly from the hospital to other inpatient and/or residential settings, including but not limited to nursing homes and rehabilitation facilities, are assisted to make such linkages through the TRIAD Adult Protective program which establishes a single point of entry for those needing long-term care. Upon discharge persons routinely move in with family or friends on a permanent basis or, if their health requires more stringent care, they are referred to a skilled nursing facility.

The CoC works diligently to ensure that NYS regulations governing the release of patients from mental health facilities are followed. Regulations mandate the provision of housing consistent with the level of care the patient requires and requires that a discharge plan is in place. Rensselaer County Department of Mental Health, in coordination with community providers, including Joseph's House, Unity House, and the YWCA, oversees the County's Single Point of Eligibility (SPOE) system that coordinates, facilitates and monitors access to structured opportunities for supervised mental health housing, mental health case management and urgent clinical care. Homeless persons with mental illness who are completing inpatient or residential mental health treatment are referred to the SPOE for housing placement. Upon discharge from mental health facilities persons frequently return to living independently or with family/friends on a permanent basis. For those requiring additional supports, Unity House operates a continuum of non-HUD-funded housing programs for persons with mental illness, including 42 Community Residence beds, 72 Transitional beds, and 67 Supported Housing beds.

Through the Outreach Subcommittee the CoC actively ensures that persons discharged from jail are not discharged into homelessness. The Reentry Task Force in Rensselaer County, monitored by the Department of Criminal Justice Services and in partnership with the County DA's Office, is responsible for discharge planning for offenders returning to the community. Discharge planning is conducted by a Reentry Coordinator who works with high-risk parolees, including those who are homeless, have a mental illness, or require substance abuse treatment. The Task Force meets quarterly, and a monthly case review work group, comprised of agencies such as Parole, DSS, Joseph's

House (an active CoC member), and the Department of Mental Health, meets to develop discharge plans. Upon discharge, individuals released from correctional facilities frequently move in with family and friends, engage with non-HUD funded community based residential substance abuse treatment services offered by Hudson Mohawk Recovery Center or 820 River Street, or receive short term housing assistance from the Department of Social Services.

## **AP-75 Barriers to affordable housing – 91.220(j)**

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.**

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The City of Troy has established sufficient public policy regarding affordable housing however, the City will continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The City will also update their Analysis of Impediments to Fair Housing Choice which will include a complete evaluation and analysis of administrative policies and zoning codes. The more dominant factors contributing to affordable housing barriers within the City include:

- Low household income;
- High rental rates;
- Critical need for energy efficiency;
- Not preserving existing affordable units due to lack of maintenance or necessary rehabilitation;
- Lack of incentives to develop affordable housing; and
- Lack of/inadequate land that can be utilized to develop affordable housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

To assist in reducing barriers to affordable housing, the City will implement various programs targeted towards low-and moderate-income households. The City will create homeownership opportunities, develop new single-family homes, bring homes up to code through rehabilitation efforts, and reduce lead-paint hazards. These programs also assist in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

The City of Troy allocates approximately \$700,000 annually for rehabilitation/new construction, homebuyer incentive program, homeowner solar energy program, and code enforcement activities with a primary purpose of maintaining the affordable housing stock and sustaining safe and decent housing for the very low income residents.

In addition to the activities undertaken by the City, the Troy Housing Authority's activities are specifically intended to address barriers to affordable housing by providing economic subsidies to those most in need of affordable housing.



## **AP-85 Other Actions – 91.220(k)**

### **Actions planned to address obstacles to meeting underserved needs.**

There are various elements that produce obstacles to meeting need within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to lack of funding. The City utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. Unemployment rates have increased adding to the number of families and individuals needing access to services and many times the capacity to fund and implement existing or additional programs is limited. Also, the scarcity of land that can be utilized to construct affordable housing becomes a barrier in meeting housing needs.

### **Actions planned to foster and maintain affordable housing.**

Affordable housing is a challenge faced nationwide. It is important for a community to foster and maintain affordable housing to keep the housing market balanced and fair. The county is committed to furthering fair housing efforts and dedicated to maintaining affordable housing. In 2010, the City conducted an Analysis of Impediments to Fair Housing Choice in accordance with HUD regulations, which includes a comprehensive review of administrative policies and zoning ordinances to ensure they do not interfere with affordable housing efforts.

The City uses HOME, CDBG, and ESG funds to implement various programs that assist in maintaining affordable housing including creating homeownership opportunities, bringing homes up to code through rehabilitation efforts, and reducing lead-paint hazards.

The City indicated several performance measures in its Consolidated Plan that are specifically related to the provision of affordable housing. These include:

- Affordability for the purpose of provision of decent housing;
- Sustainability for the purpose of provision of decent housing; and
- Availability/Accessibility for the purpose of enhancement of the living environment and quality of life.

The Annual Action Plans demonstrate further efforts in progressing with the provision of decent housing for special needs populations, including the homeless, elderly and homeowners with a severe cost burden by:

- Providing funding for housing rehabilitation and homeownership activities;
- Supporting social service organizations that provide temporary housing, transitional housing and counseling services to the homeless population and to those at risk becoming homeless; and
- Supporting social service organizations to help make their services to low income families more

affordable, thereby reducing the cost burden.

### **Actions planned to reduce lead-based paint hazards.**

The majority of Troy's housing stock was built prior to 1939 increasing the possibility of lead related health hazards. The City of Troy is committed to reducing lead-based paint risks and works with lead certified contractors to perform extensive lead paint inspections, risk assessments, and clearance reports for the City's rehabilitation and down-payment assistance programs. The City implements a housing rehabilitation program and continues to operate this program within the HUD Lead-Safe Housing regulations. The rehabilitation program offered through the City assists in reducing lead hazards by focusing on code compliance. The City ensures that educational workshops are offered, staff is appropriately trained in lead-based paint, pamphlets are distributed, inspections and assessments are conducted when required, and that contractors trained in lead safe practices are used. The City continues to coordinate with the Rensselaer County Health Department when appropriate by providing referrals to the department which provides an abundance of information and resources regarding lead-based paint hazards. The City of Troy has written policies for its rehabilitation program and also follows HUDS regulations for lead-based paint best practices. Some policies include:

- The City's Housing Coordinator will inspect/test any rehabilitation projects where lead safe regulations are triggered by the home's age or scope of work.
- Contracts for rehabilitation where a home is pre-1978 will only be awarded to a contractor, or subcontractor with a Lead: Renovation, Repair and Painting certification.
- When federal funds are being used, an Environmental Review Worksheet to include a Lead Safe Housing Rule checklist is included. If any items are triggered a decision is made on whether to mitigate or look for other funding sources for the project.
- The Owner-Occupied Housing Rehabilitation program provides the general rehabilitation necessary to bring the structure into compliance with applicable building codes, rehabilitation standards, and lead-based paint regulations.
- Costs of inspecting, testing, and abatement of lead-based paint and asbestos containing materials pursuant to applicable regulations are eligible program costs.
- Homeowner will be provided with the requisite brochure and homeowner must sign a certification that they have reviewed and understand the lead paint information.

### **Actions planned to reduce the number of poverty-level families.**

The City of Troy is committed to eliminating the effects of poverty among its residents for those who fall on hard times, those who through no fault of their own find it difficult to care for themselves, and those especially at risk; single mothers, children, disabled, low income and the elderly. City officials recognize that it may not be possible to end poverty all together, but is dedicated none the less to better understanding its causes and finding a way to reverse the cycle of privation. Moreover, the limited

funding available is eclipsed by the need for affordable housing, daycare, job training, life skills, health care, nutrition, education, stable neighborhoods, and access to basic services. Even more, what is discouraging is that poverty rates have remained stagnant or in many instances have increased at all levels of poverty, suggesting that programs aimed at the low-income populations have failed to substantially reduce income inadequacy. What this suggests is that the city needs to look at more effective ways to diminish the effects of poverty. Programs and projects that have a broader impact on beneficiaries and their environment as a whole will be the City's anti-poverty strategy. Programs and projects that connect beneficiaries to their neighborhood and community through targeted physical neighborhood infrastructure improvements will have a greater impact on upward mobility than direct benefit programs. The City will also aim to eliminate effects of unstable neighborhoods where isolation among its residents exist. A great deal of research indicates that various forms of social isolation have damaging effects on health and social development. Projects and programs that create and promote social connectedness will allow residents, families, and children to interact within public spaces, recreational areas, and among other homeowners. These programs will help to build self-esteem, self-control, confidence, good decision making, and general social well-being among residents in targeted neighborhoods. These outcomes will help to eliminate poverty at a higher level by allowing low income people better opportunities in education and jobs.

It is poverty that is the focal point of the five-year strategic plan of the consolidated plan. The goals, objectives, projects, and programs of the plan are framed around the premise of reducing the impacts of poverty. The City of Troy recognizes that the best strategy in the fight against poverty is education and life sustaining jobs. However, the limits to which change can occur in these areas are constrained to some degree by larger forces beyond the City's control. None the less, the City does have the power to influence change at a more localized level of factors attributed to poverty. Improvement to the physical environment through neighborhood reinvestment and social capital investment the City can leverage change that will affect opportunities indirectly for the greater need in education and job creation and commercial development.

The City of Troy will continue to carry out goals and objectives established within the Consolidated Plan to assist in reducing poverty. The overarching goal of the plan to benefit the greatest number of people to the greatest extent possible will resonate throughout the anti-poverty strategy. The City of Troy will implement various programs and projects that have been identified as the most beneficial to its residents and to assisting families in need. In order to do this the city will take the most basic approach in target areas, focusing on improvements to the physical and social form of the environment. A comprehensive plan of infrastructure improvements and social design will include sidewalk replacement, street paving, public safety improvements, streetscape improvements, vacant building demolition, park and public space improvements, homebuyer incentive programs, and neighborhood resident awareness outreach initiatives. These improvements will provide the basic public goods that neighborhoods and its residents need in order to increase their opportunity for upward mobility, access to public services, transportation, job and social connectedness.

The City will use its neighborhood infrastructure improvements to complement public service partners and their programs that focus on providing low-income families and individuals with the tools

necessary to become self-sufficient and avoid poverty. The City's plan to reinvest and create stable neighborhoods will aid public service programs and their beneficiaries to better reach their full potential. The City will utilize its CDBG funds to offer safe, stable and socially connected neighborhoods as a way to assist children and help them thrive in their education. Providing the support necessary for successfully graduating increases future opportunities for employment and will enable them to provide for their families. The City coordinates with the Rensselaer County Department of Social Services to provide food, housing, and poverty assistance to low-income households or individuals and also offers daycare and afterschool programs to assist with childcare costs. This allows parents to pursue job training, attend adult education courses, or seek employment opportunities. Housing rehabilitation programs offered through the City to assist in maintaining affordable housing and reduce household costs are operated in conjunction with infrastructure projects, economic development projects, and homeless prevention programs as well. Coordinating these programs and offering assistance in various manners aids in reducing poverty throughout the City. The City also encourages subsidized housing providers to move from "housing only practices" and incorporate facilities, programs, and services that promote tenant transition to self-sufficiency. The City will also continue to work with various federal, state, and local agencies to leverage funding sources for the development of economic opportunities.

#### **Actions planned to develop institutional structure.**

The City of Troy's Housing and Community Development Departments serves as the lead entity in carrying out the Consolidated Plan along with various public, private, and non-profit agencies. The City has developed sufficient capabilities for implementing and administering programs in house strengthening coordination between all agencies. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. The City also works closely with the Mayor, Deputy Mayor, and City Council to assure coordination with those departments in implementing programs.

#### **Actions planned to enhance coordination between public and private housing and social service agencies.**

The City has made a great effort to increase outreach to public and private entities by continuing to communicate the City's strategic goals. The key agencies involved in carrying out the Consolidated Plan are described below.

#### **Public Sector**

The City's Housing and Community Development Department has evolved into a key housing agency in and it is essential that the City foster and maintain partnerships with other public agencies for the successful delivery of its housing and community development programs. The City will coordinate with the following public service agencies when carrying out its Consolidated Plan.

- Department of Planning and Community Development;
- Department of Economic Development;

- Department of Public Works;
- Bureau of Code Enforcement and Engineering;
- Rensselaer County Department of Social Services; and
- Rensselaer County Department of Health.

### **Non-Profit Agencies**

As sub-recipients often administering and implementing programs funded through the City, non-profit organizations play a key role in delivering services to the public and providing programs essential to the community such as homeless services, youth programs, domestic violence assistance, and special needs services. The City of Troy will continue to work with non-profit agencies in carrying out Consolidated Plan strategies. The following are key non-profit organizations partnering with the City to provide services.

- Joseph's House;
- CARES;
- YWCA;
- Unity House;
- Habitat for Humanity;
- Troy Housing Development Corporation (THDC);
- Troy Redevelopment and Improvement Program (TRIP);
- Community Economic Opportunities (CEO); and
- Hispanic Youth Outreach

### **Private Sector and Other**

Private entities can effectively support the delivery of programs and services by offering additional resources that can be leveraged to supplement existing services or fill in gaps. The City of Troy will continue to seek additional funding sources for neighborhood livability and housing investment in Troy. The City will partner with lenders, affordable housing developers, and business and economic development organizations when possible.

The City will also continue to participate in the Rensselaer County Homeless Services Collaborative and entities that can assist in providing economic opportunities such as Hudson Valley Community College, Rensselaer County, local unions, the Capital Region Workforce Investment Board, the Troy IDA, and the Troy LDC.

### **Troy Housing Authority**

The City works very closely with the Troy Housing Authority in providing services for low-income public housing and Section 8 clients and to enhance planning for services. The City coordinates with the housing authority on evaluation of proposed and projects and for the implementation of the Public Housing Strategy in the Consolidated Plan. The City and the housing authority collaborate when identifying five-year goals and priorities and in making sure that services are delivered successfully.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed.

TBD

2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.

**None.**

3. The amount of surplus funds from urban renewal settlements.

**None**

4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.

**None.**

5. The amount of income from float-funded activities.

**None**

Total Program Income \$ TBD

#### Other CDBG Requirements

1. The amount of urgent need activities.

**None**

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: NA
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows: See attached guidelines.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows: See attached guidelines.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows: **N/A**



**Emergency Solutions Grant (ESG)  
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment).  
See attached guidelines.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

In collaboration with the City of Troy the Rensselaer CoC has designed and is currently establishing a coordinated entry process. This process will afford homeless households in Rensselaer the opportunity to have fair and informed access to the range of homeless services. The Rensselaer CoC Coordinated Assessment Committee was tasked with the development of the coordinated entry system. The system includes a two-stage standardized intake tool designed for entry into CoC related services. First stage of the assessment is the Homeless Triage Assessment. The second stage of the assessment is the Community Placement Assessment tool. The Committee chose a no wrong door system which means all participating homeless service providers are an access point for services. Households that enter any of the access points will complete triage assessments. Triage Assessment tool is designed to assess the household's need for general emergency shelter, specialized domestic violence shelter and services, or diversion. The Community Placement Assessment tool is a more elaborate assessment of housing needs, resources, and preferences, and eligibilities. These assessments include recent housing histories as well as connections to behavioral health treatment services. Full implementation of the Rensselaer coordinated entry process will include non-funded entities.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The following allocation parameters were utilized by the City of Troy in the process for making sub-awards for ESG funding; no less than 57 percent of the ESG funding less Administrative Costs and subsequently HMIS costs, were obligated for emergency shelter and/or outreach services. Of the remaining funds a maximum of 50 percent were obligated to services for homeless prevention. Of the remaining funds a minimum of 50 percent was obligated for rapid re-housing.

The City worked closely with a committee of the Rensselaer County Continuum of Care to outline the parameters above as well as to collaborate on a review process in order for funding recommendations to be made. Together the CoC and City enlisted knowledgeable and objective community representatives to review the applications received by the City. The reviews' recommendations were adopted by the committee on behalf of the CoC and presented to the City. Like-minded recommendations were made by the City and funding allocations aligned with the collaborative recommendations were to be made.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

N/A

5. Describe performance standards for evaluating ESG.

The performance standards for evaluating ESG are based on the intended purpose of the service type and the expected outcome of fulfilling that purpose. The City of Troy collaborates with the Rensselaer County Continuum of Care to set and evaluate required performance standards per ESG activity. Emergency shelter services are intended to reduce the rates of homelessness with the expected outcome that a minimum of 30% of households exit to permanent housing destinations. Street outreach activities are intended to expand outreach and services to homeless persons and expected to provide services to at least 10% more households than were reached the previous year. Homelessness prevention services seek to reduce the number of homeless households that seek emergency shelter. This is evaluated by the expected outcomes that there will be a minimum 20% increase in diversions for homeless households within the City of Troy and that at least 80% of households served will maintain permanent housing for 90 days after discharge. Rapid Rehousing services are intended to reduce the length of homelessness with the outcome expected that at least 80% of households served will be placed in permanent housing within 60 days and at least 80% of households served will maintain permanent housing for 90 days after discharge. The Homeless Management Information System is intended to increase and maintain the data quality of the ESG programs within HMIS with the expectation that no more than 5% miss or null data is required for all required fields.

